

2005 Missouri Complaint Report

(Insurance Companies Only)



**Missouri Department of Insurance
Statistics
May 2006**

Preface

The Missouri Department of Insurance (MDI) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. A by-product of this effort has been the creation of a detailed database documenting many years of consumer concerns. This report presents data on complaints against insurance companies received by MDI between 2003 and 2005, and that were closed as of time of writing in 2006. All complaints are included, regardless of how the complaint was resolved.

Complaint data is presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Eight business lines are included:

- Total property and casualty (excluding accident and health)
- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

Also Available from MDI

Reports: The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Department of Insurance Annual Report*
- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim) Report*
- *Missouri Legal Malpractice (Closed Claim) Report*
- *Missouri Products Liability (Closed Claim) Report*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

Databases: *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only), mobile home, earthquake, and private passenger automobile insurance.*

Table of Contents

Description	Page Number
Complaints by Line of Business	1
Complaints by Reason	7
Complaint Indices, Top 40 Writers (In Descending Order of Market Share)	21
Property and Casualty Insurance (Excluding Accident and Health)	23
Private Passenger Automobile Insurance	24
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	25
Accident and Health Insurance (Excluding HMOs)	26
Long Term Care Insurance	27
Medicare Supplement Insurance	28
Life Insurance and Annuities	29
Health Maintenance Organizations	30
Complaint Indices, Top 40 Writers (Alphabetically by Company)	31
Property and Casualty Insurance (Excluding Accident and Health)	33
Private Passenger Automobile Insurance	34
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	35
Accident and Health Insurance (Excluding HMOs)	36
Long Term Care Insurance	37
Medicare Supplement Insurance	38
Life Insurance and Annuities	39
Health Maintenance Organizations	40
Complaint Indices, All Companies	
Property and Casualty Insurance (Excluding Accident and Health)	41
Private Passenger Automobile Insurance	59
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	69
Accident and Health Insurance (Excluding HMOs)	77
Long Term Care Insurance	89
Medicare Supplement Insurance	95
Life Insurance and Annuities	101
Health Maintenance Organizations	115

Complaints by Line of Business

**Total Complaints by Line
2001-2005**

Line of Business	Complaints 2001	Complaints 2002	Complaints 2003	Complaints 2004	Complaints 2005
Private Passenger Auto	1,439	1,696	1,544	1,304	1,078
Homeowners	1,103	1,137	978	580	406
Other P&C	357	431	390	337	299
Total P&C Complaints	2,899	3,264	2,912	2,221	1,783
Long Term Care	68	87	101	86	121
Medicare Supplement	133	105	64	58	52
HMO	545	562	449	274	214
All Other A&H	1,048	1,073	920	782	801
Total A&H Complaints	1,794	1,827	1,534	1,200	1,188
Life and Annuities	584	583	511	542	481
Total	5,277	5,674	4,957	3,963	3,452

**Complaint Resolution by Line, 2001-2005
% of Complaints Resolved with Consumer Relief**

Line of Business	Complaints 2001	Complaints 2002	Complaints 2003	Complaints 2004	Complaints 2005
Private Passenger Auto	45.0%	45.5%	39.1%	43.7%	43.9%
Homeowners	54.2%	34.1%	42.1%	45.5%	39.1%
Other P&C	45.3%	44.4%	42.6%	40.8%	42.8%
Total P&C	48.6%	41.4%	40.6%	43.8%	42.6%
Long Term Care	47.2%	60.9%	77.2%	65.2%	47.1%
Medicare Supplement	80.6%	61.3%	70.3%	69.0%	73.1%
HMO	56.0%	57.0%	54.1%	58.4%	45.3%
Other A&H	52.4%	55.6%	50.8%	49.1%	48.4%
Total A&H	55.4%	56.6%	54.3%	53.4%	48.8%
Life and Annuities	53.2%	57.6%	63.7%	63.7%	51.1%

Total Property and Casualty Insurance Complaints
(Excluding Accident and Health)
2003-2005

Line of Business	Complaints 2003	Complaints 2004	Complaints 2005	% Change, 2003-2005	% Change, 2004-2005
Aircraft	0	0	1	.	.
Builders Risk	0	0	2	.	.
Commercial Auto	108	86	69	-36.1%	-19.8%
Commercial Multi-Peril	91	61	71	-22.0%	16.4%
Condo/Town	12	6	14	16.7%	133.3%
Crop/Hail	3	0	0	-100.0%	.
Dwelling Fire	11	5	3	-72.7%	-40.0%
Farmowner/Ranchowner	31	28	19	-38.7%	-32.1%
Federal Crop	0	2	3	.	50.0%
Federal Flood	0	0	2	.	.
Fidelity and Surety	5	8	3	-40.0%	-62.5%
Fire and Allied Lines - All	1	5	0	-100.0%	-100.0%
General Liability	63	51	57	- 9.5%	11.8%
Group Homeowners	0	0	1	.	.
Group Private Passenger	1	0	2	100.0%	.
Homeowners	864	490	336	-61.1%	-31.4%
Inland Marine	9	4	3	-66.7%	-25.0%
Medical Malpractice	3	7	3	0.0%	-57.1%
Mobile Homeowner	32	30	21	-34.4%	-30.0%
Motorcycle	11	15	14	27.3%	- 6.7%
Motorhome	9	4	10	11.1%	150.0%
Motorsport	1	1	0	-100.0%	-100.0%
Ocean Marine	6	0	3	-50.0%	.
Other	15	11	6	-60.0%	-45.5%
Private Passenger	1,518	1,281	1,045	-31.2%	-18.4%
Professional Liability/E&O	4	3	0	-100.0%	-100.0%
Rental	1	3	2	100.0%	-33.3%
Renters/Tenants	26	16	12	-53.8%	-25.0%
Umbrella	4	0	2	-50.0%	.
Vehicle Service Contract	3	0	5	66.7%	.
Warranty Contract	4	8	3	-25.0%	-62.5%
Watercraft	7	9	3	-57.1%	-66.7%
Workers' Compensation	69	87	68	- 1.4%	-21.8%
Total	2,912	2,221	1,783	-38.8%	-19.7%

**Accident and Health Insurance
Complaints by Line
2003-2005**

Line of Business	Complaints 2003	Complaints 2004	Complaints 2005	% Change, 2003-2005	% Change, 2004-2005
Individual Accident and Health	563	479	487	-13.5%	1.7%
Group Accident and Health	512	438	482	- 5.9%	10.0%
Credit Accident and Health	10	9	5	-50.0%	-44.4%
HMO	449	274	214	-52.3%	-21.9%
Total	1,534	1,200	1,188	-22.6%	- 1.0%

**Life and Annuities
Complaints by Line
2003-2005**

Line of Business	Complaints 2003	Complaints 2004	Complaints 2005	% Change, 2003- 2005	% Change, 2004- 2005
Individual Life	374	390	342	- 8.6%	-12.3%
Group Life	70	64	77	10.0%	20.3%
Annuities	52	60	41	-21.2%	-31.7%
Credit Life	15	28	21	40.0%	-25.0%
Total	511	542	481	- 5.9%	-11.3%

Complaints by Reason

Private Passenger Automobile Insurance Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Claim Handling					
Adjuster Handling	0	2	5	.	150.0%
Assignment of Benefits	3	0	0	-100.0%	.
Comparative Negligence	0	1	8	.	700.0%
Coordination of Benefits	0	1	0	.	-100.0%
Delays	361	298	229	-36.6%	-23.2%
Denial of Claim	210	192	172	-18.1%	-10.4%
Mold	0	1	0	.	-100.0%
Other	20	33	12	-40.0%	-63.6%
Subrogation	2	7	4	100.0%	-42.9%
Timeliness	0	1	0	.	-100.0%
Unsatisfactory Settlement/Offer	545	478	407	-25.3%	-14.9%
Value Dispute	0	0	1	.	.
<i>Subtotal</i>	<i>1,141</i>	<i>1,014</i>	<i>838</i>	<i>-26.6%</i>	<i>-17.4%</i>
Marketing					
Agent Handling	10	9	7	-30.0%	-22.2%
Delays	3	0	0	-100.0%	.
Failure to Place	13	4	2	-84.6%	-50.0%
Fraud/Forgery	1	1	1	0.0%	0.0%
High Pressure Tactics	0	1	1	.	0.0%
Internet Related	0	1	0	.	-100.0%
Misappropriation of Premium	2	5	0	-100.0%	-100.0%
Misrepresentation	3	2	0	-100.0%	-100.0%
Not Licensed	0	1	0	.	-100.0%
Other	1	1	1	0.0%	0.0%
Replacement	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>33</i>	<i>26</i>	<i>12</i>	<i>-63.6%</i>	<i>-53.8%</i>
Policy Service					
Abusive Service	1	2	0	-100.0%	-100.0%
Coverage Question	49	43	20	-59.2%	-53.5%
Delays / No Response	9	15	3	-66.7%	-80.0%
Information Requested	6	4	3	-50.0%	-25.0%
Other	25	11	7	-72.0%	-36.4%
Payment Not Credited	2	4	1	-50.0%	-75.0%
Policy Delivery	4	0	0	-100.0%	.
Premium Notice/Billing	63	51	51	-19.0%	0.0%
Premium Refund	38	29	30	-21.1%	3.4%
<i>Subtotal</i>	<i>197</i>	<i>159</i>	<i>115</i>	<i>-41.6%</i>	<i>-27.7%</i>

Private Passenger Automobile Insurance Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Underwriting					
CLUE Reports	0	1	0	.	-100.0%
Cancellation	48	29	28	-41.7%	- 3.4%
Credit Report	15	9	4	-73.3%	-55.6%
Credit Scoring	0	0	5	.	.
Nonrenewal	30	21	11	-63.3%	-47.6%
Other	9	6	3	-66.7%	-50.0%
Premium and Rating	68	38	58	-14.7%	52.6%
Rate Classification	1	0	0	-100.0%	.
Refusal to Insure	2	0	0	-100.0%	.
Rescission	0	0	1	.	.
Surcharge	0	1	3	.	200.0%
<i>Subtotal</i>	<i>173</i>	<i>105</i>	<i>113</i>	<i>-34.7%</i>	<i>7.6%</i>
Total	1,544	1,304	1,078	-30.2%	-17.3%

Homeowners Insurance Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Claim Handling					
Adjuster Handling	0	0	2	.	.
Delays	147	95	77	-47.6%	-18.9%
Denial of Claim	167	109	87	-47.9%	-20.2%
Fraud	0	1	0	.	-100.0%
Mold	0	0	2	.	.
Other	18	7	3	-83.3%	-57.1%
Prompt Pay	0	1	0	.	-100.0%
Unsatisfactory Settlement/Offer	266	149	100	-62.4%	-32.9%
<i>Subtotal</i>	<i>598</i>	<i>362</i>	<i>271</i>	<i>-54.7%</i>	<i>-25.1%</i>
Marketing					
Agent Handling	7	3	4	-42.9%	33.3%
Delays	0	1	0	.	-100.0%
Failure to Place	3	2	4	33.3%	100.0%
Fraud/Forgery	0	0	1	.	.
High Pressure Tactics	0	1	0	.	-100.0%
Misappropriation of Premium	4	1	1	-75.0%	0.0%
Misrepresentation	0	1	0	.	-100.0%
Not Appointed w/Company	0	1	0	.	-100.0%
Other	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>16</i>	<i>10</i>	<i>10</i>	<i>-37.5%</i>	<i>0.0%</i>
Policy Service					
Abusive Service	1	1	0	-100.0%	-100.0%
Coverage Question	20	10	10	-50.0%	0.0%
Delays / No Response	4	2	1	-75.0%	-50.0%
Information Requested	7	8	1	-85.7%	-87.5%
Other	13	8	1	-92.3%	-87.5%
Payment Not Credited	0	3	0	.	-100.0%
Premium Notice/Billing	33	36	13	-60.6%	-63.9%
Premium Refund	24	21	23	- 4.2%	9.5%
<i>Subtotal</i>	<i>102</i>	<i>89</i>	<i>49</i>	<i>-52.0%</i>	<i>-44.9%</i>
Underwriting					
CLUE Reports	0	0	3	.	.
Cancellation	77	32	20	-74.0%	-37.5%
Credit Report	8	8	2	-75.0%	-75.0%
Credit Scoring	0	0	2	.	.
Delays	1	0	0	-100.0%	.
Endorsement / Rider	1	0	0	-100.0%	.

Homeowners Insurance Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Nonrenewal	99	42	19	-80.8%	-54.8%
Other	8	7	8	0.0%	14.3%
Premium and Rating	62	28	17	-72.6%	-39.3%
Redlining	1	0	0	-100.0%	.
Refusal to Insure	3	2	3	0.0%	50.0%
Rescission	1	0	0	-100.0%	.
Surcharge	1	0	1	0.0%	.
Terrorism	0	0	1	.	.
<i>Subtotal</i>	<i>262</i>	<i>119</i>	<i>76</i>	<i>-71.0%</i>	<i>-36.1%</i>
Total	978	580	406	-58.5%	-30.0%

Accident and Health Insurance Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Claim Handling					
Adverse Benefit Determination	0	0	2	.	.
Assignment of Benefits	0	0	3	.	.
Co-pay Issues	0	1	0	.	-100.0%
Coordination of Benefits	5	6	4	-20.0%	-33.3%
Cost Containment PIP	0	1	0	.	-100.0%
Cost of Containment	3	1	0	-100.0%	-100.0%
Delays	187	145	124	-33.7%	-14.5%
Denial of Claim	341	320	407	19.4%	27.2%
Experimental	1	1	0	-100.0%	-100.0%
Medical Necessity	1	2	0	-100.0%	-100.0%
Obesity Service	0	0	1	.	.
Other	15	6	15	0.0%	150.0%
Other-Pre-Existing	1	1	1	0.0%	0.0%
Other-Provider Balance Billing	1	1	0	-100.0%	-100.0%
Post-Claim Underwriting	2	0	0	-100.0%	.
Preexisting Condition	0	0	1	.	.
Unsatisfactory Settlement/Offer	133	129	124	- 6.8%	- 3.9%
Usual, Customary, Reasonable	0	2	3	.	50.0%
<i>Subtotal</i>	<i>690</i>	<i>616</i>	<i>685</i>	<i>- 0.7%</i>	<i>11.2%</i>
Marketing					
Agent Handling	7	2	1	-85.7%	-50.0%
Delays	3	0	1	-66.7%	.
Fraud/Forgery	2	0	1	-50.0%	.
High Pressure Tactics	0	1	0	.	-100.0%
Misappropriation of Premium	1	1	0	-100.0%	-100.0%
Misappropriations	0	1	0	.	-100.0%
Misleading Advertising	0	0	2	.	.
Misrepresentation	39	32	8	-79.5%	-75.0%
Other	1	0	0	-100.0%	.
Replacement	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>54</i>	<i>37</i>	<i>13</i>	<i>-75.9%</i>	<i>-64.9%</i>
Policy Service					
Abusive Service	4	2	1	-75.0%	-50.0%
Access to Care	34	17	16	-52.9%	- 5.9%
Cash Value	3	1	1	-66.7%	0.0%
Coverage Question	62	39	31	-50.0%	-20.5%
Delays / No Response	14	23	11	-21.4%	-52.2%

Accident and Health Insurance Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Inadequate Provider Network	0	0	1	.	.
Information Requested	8	4	2	-75.0%	-50.0%
Nonforfeiture	0	0	1	.	.
Other	11	25	22	100.0%	-12.0%
Payment Not Credited	0	0	2	.	.
Policy Delivery	2	2	0	-100.0%	-100.0%
Premium Notice/Billing	29	36	21	-27.6%	-41.7%
Premium Refund	64	55	79	23.4%	43.6%
<i>Subtotal</i>	<i>231</i>	<i>204</i>	<i>188</i>	<i>-18.6%</i>	<i>- 7.8%</i>
Underwriting					
Cancellation	26	13	17	-34.6%	30.8%
Continuation of Benefits	0	1	0	.	-100.0%
Delays	1	0	3	200.0%	.
Endorsement / Rider	2	5	2	0.0%	-60.0%
Group Conversion	1	0	0	-100.0%	.
Medicare Supp :Refusal to Insure	1	0	0	-100.0%	.
During Open Enrollment					
Nonrenewal	2	0	0	-100.0%	.
Other	4	3	6	50.0%	100.0%
Premium and Rating	58	37	48	-17.2%	29.7%
Rate Classification	0	1	0	.	-100.0%
Refusal to Insure	14	9	12	-14.3%	33.3%
Rescission	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>110</i>	<i>69</i>	<i>88</i>	<i>-20.0%</i>	<i>27.5%</i>
Total	1,085	926	974	-10.2%	5.2%

Long Term Care Insurance Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Claim Handling					
Assignment of Benefits	0	0	1	.	.
Coordination of Benefits	0	1	0	.	-100.0%
Delays	26	26	27	3.8%	3.8%
Denial of Claim	8	8	19	137.5%	137.5%
Other	2	0	1	-50.0%	.
Unsatisfactory Settlement/Offer	4	3	8	100.0%	166.7%
<i>Subtotal</i>	<i>40</i>	<i>38</i>	<i>56</i>	<i>40.0%</i>	<i>47.4%</i>
Marketing					
Agent Handling	3	1	0	-100.0%	-100.0%
Delays	1	0	0	-100.0%	.
Misrepresentation	3	6	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>7</i>	<i>7</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
Policy Service					
Abusive Service	0	1	0	.	-100.0%
Access to Care	0	0	1	.	.
Coverage Question	1	1	0	-100.0%	-100.0%
Delays / No Response	4	5	3	-25.0%	-40.0%
Information Requested	2	0	0	-100.0%	.
Nonforfeiture	0	0	1	.	.
Other	2	2	1	-50.0%	-50.0%
Policy Delivery	1	1	0	-100.0%	-100.0%
Premium Notice/Billing	7	14	8	14.3%	-42.9%
Premium Refund	8	7	13	62.5%	85.7%
<i>Subtotal</i>	<i>25</i>	<i>31</i>	<i>27</i>	<i>8.0%</i>	<i>-12.9%</i>
Underwriting					
Cancellation	5	2	4	-20.0%	100.0%
Other	1	0	2	100.0%	.
Premium and Rating	23	7	31	34.8%	342.9%
Refusal to Insure	0	1	1	.	0.0%
<i>Subtotal</i>	<i>29</i>	<i>10</i>	<i>38</i>	<i>31.0%</i>	<i>280.0%</i>
Total	101	86	121	19.8%	40.7%

Medicare Supplement Insurance Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Claim Handling					
Delays	7	6	4	-42.9%	-33.3%
Denial of Claim	2	3	8	300.0%	166.7%
Other	1	2	2	100.0%	0.0%
Unsatisfactory Settlement/Offer	9	6	7	-22.2%	16.7%
<i>Subtotal</i>	<i>19</i>	<i>17</i>	<i>21</i>	<i>10.5%</i>	<i>23.5%</i>
Marketing					
Delays	1	0	0	-100.0%	.
Misrepresentation	4	4	1	-75.0%	-75.0%
Replacement	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>6</i>	<i>4</i>	<i>1</i>	<i>-83.3%</i>	<i>-75.0%</i>
Policy Service					
Abusive Service	1	0	0	-100.0%	.
Coverage Question	2	2	2	0.0%	0.0%
Delays / No Response	0	3	0	.	-100.0%
Inadequate Provider Network	0	0	1	.	.
Other	1	4	2	100.0%	-50.0%
Premium Notice/Billing	6	6	0	-100.0%	-100.0%
Premium Refund	17	16	21	23.5%	31.3%
<i>Subtotal</i>	<i>27</i>	<i>31</i>	<i>26</i>	<i>- 3.7%</i>	<i>-16.1%</i>
Underwriting					
Cancellation	3	2	0	-100.0%	-100.0%
Delays	1	0	1	0.0%	.
Nonrenewal	1	0	0	-100.0%	.
Premium and Rating	3	3	3	0.0%	0.0%
Refusal to Insure	4	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>12</i>	<i>6</i>	<i>4</i>	<i>-66.7%</i>	<i>-33.3%</i>
Total	64	58	52	-18.8%	-10.3%

Life and Annuities Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Claim Handling					
Assignment of Benefits	0	1	0	.	-100.0%
Delays	71	81	67	- 5.6%	-17.3%
Denial of Claim	36	35	57	58.3%	62.9%
Other	6	5	5	-16.7%	0.0%
PostClaim Underwriting	0	0	2	.	.
Prompt Pay	0	0	1	.	.
Unsatisfactory Settlement/Offer	18	27	29	61.1%	7.4%
Value Dispute	0	0	1	.	.
<i>Subtotal</i>	<i>131</i>	<i>149</i>	<i>162</i>	<i>23.7%</i>	<i>8.7%</i>
Marketing					
Agent Handling	12	11	6	-50.0%	-45.5%
Churning	1	3	3	200.0%	0.0%
Delays	2	0	1	-50.0%	.
Failure to Place	2	1	0	-100.0%	-100.0%
Fiduciary Theft	4	0	0	-100.0%	.
Fraud/Forgery	1	1	3	200.0%	200.0%
High Pressure Tactics	6	1	3	-50.0%	200.0%
Misappropriation of Premium	2	2	2	0.0%	0.0%
Misappropriations	2	2	1	-50.0%	-50.0%
Misleading Advertising	0	1	0	.	-100.0%
Misrepresentation	50	39	28	-44.0%	-28.2%
Misstatement on Application	0	0	1	.	.
Not Licensed	1	1	0	-100.0%	-100.0%
Other	0	1	0	.	-100.0%
Policy Delivery	1	0	0	-100.0%	.
Replacement	1	1	1	0.0%	0.0%
Suitability	0	0	5	.	.
<i>Subtotal</i>	<i>85</i>	<i>64</i>	<i>54</i>	<i>-36.5%</i>	<i>-15.6%</i>
Policy Service					
Abusive Service	4	3	0	-100.0%	-100.0%
Accelerated Benefits	0	0	1	.	.
Cash Value	37	44	25	-32.4%	-43.2%
Class Action	0	1	0	.	-100.0%
Coverage Question	26	18	8	-69.2%	-55.6%
Delays / No Response	75	79	58	-22.7%	-26.6%
Information Requested	17	27	17	0.0%	-37.0%
Other	19	47	34	78.9%	-27.7%

Life and Annuities Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Payment Not Credited	2	3	4	100.0%	33.3%
Policy Delivery	2	3	0	-100.0%	-100.0%
Premium Notice/Billing	34	23	13	-61.8%	-43.5%
Premium Refund	32	44	39	21.9%	-11.4%
Surrender Problems	0	1	10	.	900.0%
<i>Subtotal</i>	<i>248</i>	<i>293</i>	<i>209</i>	<i>-15.7%</i>	<i>-28.7%</i>
Underwriting					
Audit Dispute	1	0	0	-100.0%	.
Cancellation	16	17	18	12.5%	5.9%
Endorsement / Rider	0	1	0	.	-100.0%
Health Status	0	0	1	.	.
Nonrenewal	2	1	0	-100.0%	-100.0%
Other	5	2	6	20.0%	200.0%
Premium and Rating	18	6	28	55.6%	366.7%
Refusal to Insure	5	6	3	-40.0%	-50.0%
Rescission	0	2	0	.	-100.0%
Surcharge	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>47</i>	<i>36</i>	<i>56</i>	<i>19.1%</i>	<i>55.6%</i>
Total	511	542	481	- 5.9%	-11.3%

Health Maintenance Organizations Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Claim Handling					
Adverse Benefit Determination	0	0	1	.	.
Assignment of Benefits	0	0	1	.	.
Coordination of Benefits	6	1	2	-66.7%	100.0%
Cost of Containment	1	0	1	0.0%	.
Delays	61	35	27	-55.7%	-22.9%
Denial of Claim	223	131	109	-51.1%	-16.8%
Experimental	1	0	0	-100.0%	.
Medical Necessity	1	1	0	-100.0%	-100.0%
Obesity Service	0	0	1	.	.
Other	5	3	2	-60.0%	-33.3%
Other-Provider Balance Billing	1	1	1	0.0%	0.0%
Out-of-Network Benefits	0	0	2	.	.
Subrogation	2	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	55	39	37	-32.7%	- 5.1%
Usual, Customary, Reasonable	2	0	1	-50.0%	.
<i>Subtotal</i>	<i>358</i>	<i>211</i>	<i>185</i>	<i>-48.3%</i>	<i>-12.3%</i>
Marketing					
Misrepresentation	1	0	0	-100.0%	.
Other	0	1	0	.	-100.0%
Twisting	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>1</i>	<i>2</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
Policy Service					
Abusive Service	1	0	0	-100.0%	.
Access to Care	38	18	9	-76.3%	-50.0%
Coverage Question	25	16	3	-88.0%	-81.3%
Delays / No Response	7	3	5	-28.6%	66.7%
Information Requested	4	3	0	-100.0%	-100.0%
Other	4	3	7	75.0%	133.3%
Payment Not Credited	1	0	0	-100.0%	.
Premium Notice/Billing	4	9	1	-75.0%	-88.9%
Premium Refund	0	2	2	.	0.0%
<i>Subtotal</i>	<i>84</i>	<i>54</i>	<i>27</i>	<i>-67.9%</i>	<i>-50.0%</i>
Underwriting					
Cancellation	4	2	1	-75.0%	-50.0%
Endorsement / Rider	0	1	0	.	-100.0%
Group Conversion	1	0	0	-100.0%	.
Nonrenewal	0	1	0	.	-100.0%

Health Maintenance Organizations Complaints by Reason, 2003-2005					
Reason	Complaints 2003	Complaints 2004	Complaints 2005	% Change 2003-2005	% Change 2004-2005
Other	0	1	0	.	-100.0%
Premium and Rating	0	2	0	.	-100.0%
Refusal to Insure	1	0	1	0.0%	.
<i>Subtotal</i>	<i>6</i>	<i>7</i>	<i>2</i>	<i>-66.7%</i>	<i>-71.4%</i>
Total	449	274	214	-52.3%	-21.9%

Complaint Indices

Top 40 Writers by Line

Ordered by Market Share

Property and Casualty Insurance Complaint Indices (Excluding Accident & Health)					
Top Forty Writers by Market Share					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2004- 2005	Complaint Index
19275	American Family Mutual Ins Co	874	\$769,723,050	9.8%	129
25178	State Farm Mutual Automobile Ins Co	368	\$611,443,219	7.8%	69
25143	State Farm Fire & Casualty Company	351	\$395,575,243	5.0%	101
23388	Shelter Mutual Insurance Co	325	\$281,043,008	3.6%	132
10191	Missouri Employers Mutual Ins Co	69	\$155,294,266	2.0%	51
21628	Farmers Insurance Company Inc	238	\$124,045,456	1.6%	218
26859	Farm Bureau Town & Country Ins Co Of MO	241	\$123,826,480	1.6%	222
19232	Allstate Insurance Company	161	\$104,591,268	1.3%	175
19380	American Home Assurance Company	35	\$100,473,188	1.3%	40
19283	American Standard Ins Co Of Wisconsin	141	\$100,023,642	1.3%	160
23035	Liberty Mutual Fire Insurance Co	75	\$95,117,967	1.2%	90
20281	Federal Insurance Company	5	\$92,755,090	1.2%	6
15512	Automobile Club Inter-ins Exchange	132	\$92,379,497	1.2%	163
42919	Progressive Northwestern Ins Co	136	\$91,515,480	1.2%	169
16535	Zurich American Insurance Company	15	\$84,778,458	1.1%	20
39012	Safeco Insurance Company Of Illinois	122	\$83,310,742	1.1%	167
21687	Mid Century Insurance Company	153	\$78,884,116	1.0%	221
17230	Allstate Property & Casualty Ins Co	95	\$74,546,876	0.9%	145
10677	Cincinnati Ins Co The	25	\$72,987,919	0.9%	39
19445	National Union Fire Ins Co of Pittsburgh	8	\$71,715,143	0.9%	13
40282	Travelers Commercial Casualty Company	57	\$65,009,756	0.8%	100
19100	AMCO Insurance Company	51	\$61,843,570	0.8%	94
30104	Hartford Underwriters Insurance Co	106	\$58,292,542	0.7%	207
24767	St Paul Fire & Marine Insurance Co	12	\$56,936,865	0.7%	24
25674	Travelers Prop Casualty Co of America	7	\$56,448,266	0.7%	14
20443	Continental Casualty Company	10	\$56,278,350	0.7%	20
22667	Ace American Insurance Company	2	\$55,100,095	0.7%	4
25941	United Services Automobile Association	33	\$53,222,022	0.7%	71
19682	Hartford Fire Insurance Company	6	\$51,947,950	0.7%	13
35289	Continental Insurance Company The	1	\$50,751,960	0.6%	2
24740	Safeco Insurance Co Of America	91	\$50,282,941	0.6%	206
15725	Cameron Mutual Insurance Company	40	\$49,875,088	0.6%	91
21482	Factory Mutual Insurance Company	1	\$48,592,372	0.6%	2
19240	Allstate Indemnity Company	80	\$45,708,395	0.6%	199
18988	Auto Owners Insurance Company	37	\$43,054,296	0.5%	98
23787	Nationwide Mutual Insurance Company	32	\$42,851,113	0.5%	85
21326	Empire Fire & Marine Insurance Co	14	\$42,747,372	0.5%	37
20699	Ace Property & Casualty Insurance Company	4	\$42,432,175	0.5%	11
10804	Continental Western Insurance Co	9	\$41,602,611	0.5%	25
19410	Commerce & Industry Insurance Co	4	\$41,159,824	0.5%	11
Top 40 Writers		4,166	\$4,618,167,673	58.7%	.
Total		6,916	\$7,872,304,498	100.0%	.

Private Passenger Automobile Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
25178	State Farm Mutual Automobile Ins Co	361	\$583,921,515	21.0%	44
19275	American Family Mutual Ins Co	494	\$419,881,236	15.1%	83
23388	Shelter Mutual Insurance Co	163	\$161,038,401	5.8%	72
21628	Farmers Insurance Company Inc	237	\$124,045,456	4.5%	135
19283	American Standard Ins Co Of Wisconsin	141	\$99,999,223	3.6%	100
15512	Automobile Club Inter-ins Exchange	130	\$92,188,424	3.3%	100
39012	Safeco Insurance Company Of Illinois	122	\$83,310,742	3.0%	104
42919	Progressive Northwestern Ins Co	124	\$72,813,784	2.6%	121
17230	Allstate Property & Casualty Ins Co	92	\$69,774,969	2.5%	94
19232	Allstate Insurance Company	93	\$66,224,419	2.4%	100
26859	Farm Bureau Town & Country Ins Co Of MO	100	\$60,540,732	2.2%	117
25143	State Farm Fire & Casualty Company	49	\$47,823,843	1.7%	73
21687	Mid Century Insurance Company	73	\$36,497,062	1.3%	142
25941	United Services Automobile Association	24	\$36,073,311	1.3%	47
35882	GEICO General Ins Co	41	\$33,694,487	1.2%	86
24759	Safeco National Insurance Company	1	\$33,022,520	1.2%	2
24279	Progressive Max Insurance Company	38	\$32,686,508	1.2%	82
37834	Progressive Preferred Insurance Company	33	\$30,041,563	1.1%	78
16322	Progressive Direct Insurance Company	43	\$25,678,759	0.9%	119
23035	Liberty Mutual Fire Insurance Co	34	\$24,610,512	0.9%	98
42994	Progressive Classic Insurance Company	51	\$24,477,904	0.9%	148
15725	Cameron Mutual Insurance Company	15	\$21,604,756	0.8%	49
30104	Hartford Underwriters Insurance Co	74	\$21,434,773	0.8%	245
19100	AMCO Insurance Company	29	\$20,692,717	0.7%	99
25968	USAA Casualty Insurance Company	23	\$20,321,663	0.7%	80
28401	American National Property & Casualty C	28	\$18,345,815	0.7%	108
22063	Government Employees Insurance Co	22	\$18,060,949	0.6%	86
10783	Cornerstone National Insurance Company	25	\$16,030,322	0.6%	111
40258	American International South Ins Co	33	\$14,998,642	0.5%	156
21164	Dairyland Insurance Company	31	\$14,945,953	0.5%	147
42587	Depositors Insurance Company	17	\$14,629,434	0.5%	82
22055	GEICO Indemnity Company	27	\$13,969,297	0.5%	137
34690	Property & Casualty Ins Co Of Hartford	27	\$13,745,215	0.5%	139
42579	Allied Property & Casualty Ins Co	17	\$11,926,348	0.4%	101
27235	Auto Club Family Insurance Company	31	\$11,657,182	0.4%	189
23515	Midwestern Indemnity Company The	12	\$11,524,255	0.4%	74
19240	Allstate Indemnity Company	32	\$11,520,844	0.4%	197
40371	Columbia Mutual Insurance Co	15	\$11,202,599	0.4%	95
23361	Shelter General Ins Co	16	\$8,211,611	0.3%	138
32786	Progressive Specialty Ins Co	10	\$7,454,299	0.3%	95
Top 40 Writers		2,928	\$2,440,622,045	87.7%	.
Total		3,926	\$2,784,104,283	100.0%	.

**Homeowners Insurance Complaint Indices
Top Forty Writers by Market Share**

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
25143	State Farm Fire & Casualty Company	276	\$266,909,926	21.7%	65
19275	American Family Mutual Ins Co	309	\$244,839,815	19.9%	79
23388	Shelter Mutual Insurance Co	144	\$94,318,701	7.7%	96
26859	Farm Bureau Town & Country Ins Co Of MO	120	\$50,632,473	4.1%	148
24740	Safeco Insurance Co Of America	63	\$36,876,242	3.0%	107
21687	Mid Century Insurance Company	75	\$32,958,898	2.7%	143
21660	Fire Insurance Exchange	59	\$30,178,359	2.5%	122
19240	Allstate Indemnity Company	47	\$29,635,986	2.4%	99
19232	Allstate Insurance Company	61	\$26,366,445	2.1%	145
27235	Auto Club Family Insurance Company	57	\$23,503,737	1.9%	152
15725	Cameron Mutual Insurance Company	21	\$15,683,903	1.3%	84
19070	Standard Fire Insurance Company	37	\$15,254,502	1.2%	152
25941	United Services Automobile Association	7	\$14,876,603	1.2%	29
18988	Auto Owners Insurance Company	16	\$14,618,714	1.2%	69
23035	Liberty Mutual Fire Insurance Co	26	\$14,511,835	1.2%	112
19100	AMCO Insurance Company	10	\$12,731,612	1.0%	49
20699	Ace Property & Casualty Insurance Company	1	\$12,611,440	1.0%	5
42579	Allied Property & Casualty Ins Co	13	\$11,646,093	0.9%	70
28401	American National Property & Casualty C	20	\$10,388,951	0.8%	121
11185	Foremost Insurance Co	23	\$10,091,073	0.8%	143
21482	Factory Mutual Insurance Company	0	\$9,810,333	0.8%	0
30104	Hartford Underwriters Insurance Co	29	\$9,626,524	0.8%	189
42978	American Security Insurance Company	3	\$8,849,331	0.7%	21
14400	Lititz Mutual Insurance Company	17	\$7,778,678	0.6%	137
20303	Great Northern Insurance Company	1	\$7,511,086	0.6%	8
23515	Midwestern Indemnity Company The	11	\$7,281,472	0.6%	95
21849	American Automobile Insurance Co	1	\$7,075,238	0.6%	9
25968	USAA Casualty Insurance Company	5	\$6,679,751	0.5%	47
19640	Columbia National Insurance Company	13	\$6,227,796	0.5%	131
10677	Cincinnati Ins Co The	5	\$6,184,975	0.5%	51
40371	Columbia Mutual Insurance Co	18	\$6,161,434	0.5%	183
40649	Economy Premier Assurance Company	9	\$5,674,719	0.5%	99
20990	Country Mutual Insurance Company	10	\$5,418,807	0.4%	116
41513	Foremost Signature Insurance Company	12	\$5,250,778	0.4%	143
23787	Nationwide Mutual Insurance Company	3	\$5,210,913	0.4%	36
25127	State Auto Property & Casualty Ins Co	3	\$5,171,459	0.4%	36
24260	Progressive Casualty Insurance Co	17	\$4,778,142	0.4%	223
34690	Property & Casualty Ins Co Of Hartford	6	\$4,703,618	0.4%	80
17230	Allstate Property & Casualty Ins Co	3	\$4,485,334	0.4%	42
25180	Fidelity National Insurance Company	3	\$4,319,565	0.4%	43
Top 40 Writers		1,554	\$1,096,835,261	89.2%	.
Total		1,964	\$1,230,096,836	100.0%	.

Accident and Health Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
78972	Healthy Alliance Life Insurance Co	658	\$1,267,153,092	29.5%	75
79413	United Healthcare Insurance Company	251	\$513,776,856	12.0%	70
47171	Blue Cross & Blue Shield Of Kansas City	205	\$452,464,412	10.5%	65
19445	National Union Fire Ins Co of Pittsburgh	2	\$111,763,529	2.6%	3
65978	Metropolitan Life Insurance Company	20	\$64,373,137	1.5%	45
81973	Coventry Health & Life Insurance Co	11	\$64,219,304	1.5%	25
62235	Unum Life Ins Co Of America	38	\$59,280,018	1.4%	92
60380	American Family Life Assurance Co of Col.	50	\$55,332,451	1.3%	130
61271	Principal Life Ins Co	29	\$53,739,741	1.3%	78
60040	Cox Health Systems Insurance Company	35	\$50,079,546	1.2%	101
60054	Aetna Life Insurance Company	19	\$48,060,344	1.1%	57
71412	Mutual Of Omaha Insurance Company	24	\$46,597,424	1.1%	74
64246	Guardian Life Insurance Co Of America	14	\$45,607,036	1.1%	44
70408	Union Security Insurance Company	37	\$45,328,502	1.1%	117
61263	Bankers Life & Casualty Company	66	\$43,435,843	1.0%	219
69477	Time Insurance Company	129	\$41,330,557	1.0%	449
25178	State Farm Mutual Automobile Ins Co	8	\$40,209,631	0.9%	29
19275	American Family Mutual Ins Co	19	\$37,576,975	0.9%	73
11529	Premier Health Insurance Company Inc	0	\$35,771,504	0.8%	0
62308	Connecticut General Life Ins Co	25	\$34,734,868	0.8%	104
11255	Caterpillar Insurance Company	0	\$34,600,000	0.8%	0
60836	American Republic Insurance Company	25	\$34,208,266	0.8%	105
62286	Golden Rule Insurance Company	34	\$33,846,610	0.8%	145
73288	Humana Insurance Company	25	\$29,610,909	0.7%	122
70025	Genworth Life Insurance Company	11	\$29,481,958	0.7%	54
97179	American Medical Security Life Ins Co	39	\$27,570,464	0.6%	204
70815	Hartford Life & Accident Ins Co	5	\$26,910,128	0.6%	27
78174	Conseco Health Insurance Company	78	\$25,230,014	0.6%	445
69019	Standard Insurance Company	19	\$24,905,877	0.6%	110
92916	United American Insurance Company	45	\$24,158,821	0.6%	268
62146	Combined Insurance Co Of America	21	\$22,971,839	0.5%	132
20443	Continental Casualty Company	51	\$21,749,249	0.5%	338
32395	Vision Service Plan Insurance Co	1	\$21,673,503	0.5%	7
60305	American Community Mutual Insurance Co	42	\$20,854,801	0.5%	290
13935	Federated Mutual Insurance Company	10	\$19,179,826	0.4%	75
16535	Zurich American Insurance Company	3	\$18,942,463	0.4%	23
61859	Christian Fidelity Life Insurance Co	2	\$17,768,015	0.4%	16
80314	Unicare Life & Health Insurance Company	5	\$16,699,109	0.4%	43
65099	John Hancock Life Insurance Company	11	\$16,539,478	0.4%	96
67091	Northwestern Mutual Life Ins Co	0	\$16,012,729	0.4%	0
Top 40 Writers		2,067	\$3,593,748,829	83.6%	.
Total		2,985	\$4,296,482,890	100.0%	.

Long Term Care Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
70025	Genworth Life Insurance Company	10	\$29,481,958	15.5%	21
61263	Bankers Life & Casualty Company	46	\$17,340,054	9.1%	163
65099	John Hancock Life Insurance Company	11	\$16,397,888	8.6%	41
65978	Metropolitan Life Insurance Company	1	\$10,422,127	5.5%	6
20443	Continental Casualty Company	25	\$10,393,006	5.5%	148
62235	Unum Life Ins Co Of America	0	\$8,207,548	4.3%	0
76325	Conseco Senior Health Insurance Company	51	\$7,727,872	4.1%	406
62952	Equitable Life & Casualty Ins Co	11	\$7,409,391	3.9%	91
56014	Thrivent Financial For Lutherans	4	\$7,200,948	3.8%	34
64130	Life Investors Ins Co Of America	15	\$5,492,103	2.9%	168
71412	Mutual Of Omaha Insurance Company	7	\$4,913,852	2.6%	88
25178	State Farm Mutual Automobile Ins Co	0	\$4,342,499	2.3%	0
65595	Lincoln Benefit Life Company	0	\$4,175,954	2.2%	0
31119	Medico Insurance Company	10	\$3,904,817	2.1%	158
65005	IDS Life Insurance Company	2	\$3,867,687	2.0%	32
90611	Allianz Life Ins Co Of North America	0	\$3,621,578	1.9%	0
35963	A F & L Insurance Company- <i>Suspended</i>	11	\$2,974,891	1.6%	228
86231	Transamerica Life Insurance Company	13	\$2,944,567	1.6%	272
65021	Stonebridge Life Insurance Company	23	\$2,537,756	1.3%	558
66915	New York Life Insurance Company	1	\$2,231,490	1.2%	28
69477	Time Insurance Company	3	\$1,922,167	1.0%	96
68241	Prudential Insurance Co Of America The	2	\$1,898,931	1.0%	65
67121	Transamerica Occidental Life Ins Co	5	\$1,787,662	0.9%	172
70408	Union Security Insurance Company	0	\$1,756,796	0.9%	0
87726	Metlife Insurance Company Of Connecticut	6	\$1,678,328	0.9%	220
69000	Northwestern Long Term Care Ins Co	0	\$1,574,344	0.8%	0
70319	Washington National Insurance Co	11	\$1,414,978	0.7%	479
60534	American Heritage Life Insurance Co	5	\$1,378,082	0.7%	223
60836	American Republic Insurance Company	0	\$1,229,631	0.6%	0
71471	Medico Life Insurance Company	1	\$1,090,522	0.6%	56
92916	United American Insurance Company	4	\$1,063,455	0.6%	232
71404	Continental General Insurance Co	2	\$1,012,489	0.5%	122
58033	Knights Of Columbus	0	\$951,201	0.5%	0
80578	Physicians Mutual Insurance Company	1	\$876,830	0.5%	70
64211	Guarantee Trust Life Insurance Co	2	\$874,296	0.5%	141
69116	State Life Insurance Company	1	\$816,357	0.4%	75
19275	American Family Mutual Ins Co	0	\$812,802	0.4%	0
65935	Massachusetts Mutual Life Ins Co	0	\$798,933	0.4%	0
65080	John Alden Life Insurance Company	0	\$722,730	0.4%	0
60054	Aetna Life Insurance Company	0	\$713,152	0.4%	0
Top 40 Writers		284	\$179,961,673	94.9%	.
Total		308	\$189,644,141	100.0%	.

Medicare Supplement Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
79413	United Healthcare Insurance Company	23	\$109,266,925	22.5%	59
78972	Healthy Alliance Life Insurance Co	23	\$82,725,515	17.0%	78
60836	American Republic Insurance Company	5	\$25,117,210	5.2%	56
61263	Bankers Life & Casualty Company	12	\$23,577,959	4.9%	142
47171	Blue Cross & Blue Shield Of Kansas City	9	\$23,311,399	4.8%	108
71412	Mutual Of Omaha Insurance Company	4	\$20,700,721	4.3%	54
61859	Christian Fidelity Life Insurance Co	0	\$17,473,517	3.6%	0
92916	United American Insurance Company	9	\$17,110,647	3.5%	147
78174	Conseco Health Insurance Company	29	\$15,813,588	3.3%	512
68500	Continental Life Ins Co Of Brentwood TN	6	\$14,861,679	3.1%	113
86355	Standard Life & Accident Ins Co	5	\$13,133,623	2.7%	106
19275	American Family Mutual Ins Co	0	\$10,698,809	2.2%	0
25178	State Farm Mutual Automobile Ins Co	1	\$10,427,862	2.1%	27
60763	American Pioneer Life Insurance Company	8	\$8,193,509	1.7%	273
80578	Physicians Mutual Insurance Company	1	\$8,026,184	1.7%	35
62952	Equitable Life & Casualty Ins Co	1	\$7,038,142	1.4%	40
62146	Combined Insurance Co Of America	2	\$6,571,686	1.4%	85
70319	Washington National Insurance Co	10	\$6,011,776	1.2%	465
65536	Genworth Life & Annuity Insurance Company	3	\$5,277,596	1.1%	159
68462	Reserve National Insurance Company	1	\$4,871,645	1.0%	57
61271	Principal Life Ins Co	2	\$4,545,312	0.9%	123
69132	State Mutual Insurance Co	0	\$4,414,948	0.9%	0
64211	Guarantee Trust Life Insurance Co	0	\$4,112,484	0.8%	0
64130	Life Investors Ins Co Of America	1	\$3,661,934	0.8%	76
56014	Thrivent Financial For Lutherans	0	\$3,132,610	0.6%	0
62286	Golden Rule Insurance Company	0	\$2,763,142	0.6%	0
71404	Continental General Insurance Co	1	\$2,513,916	0.5%	111
69701	Union Bankers Insurance Company	1	\$2,303,201	0.5%	121
73288	Humana Insurance Company	1	\$2,157,075	0.4%	130
57657	Royal Neighbors Of America	0	\$2,109,252	0.4%	0
69477	Time Insurance Company	0	\$1,715,483	0.4%	0
31119	Medico Insurance Company	0	\$1,607,865	0.3%	0
60380	American Family Life Assurance Co of Col.	0	\$1,219,698	0.3%	0
56383	United Commercial Travelers Of America	0	\$1,211,840	0.2%	0
61751	Central States Health & Life Co	0	\$1,138,138	0.2%	0
72125	Physicians Life Insurance Company	0	\$1,119,996	0.2%	0
76040	Missouri Valley Life & Health Ins Co	1	\$980,325	0.2%	285
69663	USAA Life Insurance Company	1	\$962,589	0.2%	290
67121	Transamerica Occidental Life Ins Co	0	\$941,890	0.2%	0
63479	United Teacher Associates Insurance Co	5	\$909,306	0.2%	1,536
Top 40 Writers		165	\$473,730,997	97.5%	.
Total		174	\$486,080,517	100.0%	.

**Life and Annuity Complaint Indices
Top Forty Writers by Market Share**

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
60941	AIG Sunamerica Life Assurance Company	5	\$281,809,751	4.5%	7
90611	Allianz Life Ins Co Of North America	21	\$231,680,895	3.7%	37
65676	Lincoln National Life Insurance Co	7	\$229,490,612	3.7%	12
62944	AXA Equitable Life Insurance Company	7	\$225,739,951	3.6%	13
65978	Metropolitan Life Insurance Company	56	\$201,547,034	3.2%	113
67091	Northwestern Mutual Life Ins Co	12	\$166,291,128	2.7%	29
91596	New York Life Ins & Annuity Corporation	5	\$162,330,561	2.6%	13
69345	Teachers Ins & Annuity Assn of America	1	\$159,512,769	2.6%	3
80942	ING USA Annuity & Life Ins Co	4	\$129,814,076	2.1%	13
70688	Transamerica Financial Life Ins Co	0	\$129,222,847	2.1%	0
68136	Protective Life Insurance Company	12	\$127,160,839	2.0%	38
60186	Allstate Life Insurance Company	9	\$119,147,689	1.9%	31
65056	Jackson National Life Insurance Co	12	\$115,337,388	1.8%	42
65838	John Hancock Life Insurance Company (USA)	1	\$112,012,028	1.8%	4
69108	State Farm Life Insurance Company	7	\$106,107,014	1.7%	27
65005	IDS Life Insurance Company	4	\$94,100,656	1.5%	17
56014	Thrivent Financial For Lutherans	5	\$90,225,130	1.4%	23
93513	Metlife Investors Insurance Company	0	\$88,290,390	1.4%	0
68241	Prudential Insurance Co Of America The	74	\$87,265,862	1.4%	346
67121	Transamerica Occidental Life Ins Co	8	\$80,375,821	1.3%	41
86509	ING Life Insurance & Annuity Company	0	\$75,926,200	1.2%	0
60895	American United Life Insurance Co	2	\$75,295,924	1.2%	11
70432	AIG Annuity Insurance Company	5	\$73,960,274	1.2%	28
61050	Metlife Investors USA Insurance Company	1	\$72,611,038	1.2%	6
65935	Massachusetts Mutual Life Ins Co	15	\$72,349,974	1.2%	85
68322	Great West Life & Annuity Ins Co	4	\$72,087,943	1.2%	23
67172	Ohio National Life Ins Co The	5	\$69,467,441	1.1%	29
86630	American Skandia Life Assurance Corp	1	\$61,634,647	1.0%	7
63274	Fidelity & Guaranty Life Ins Co	12	\$61,447,046	1.0%	80
61271	Principal Life Ins Co	6	\$60,133,134	1.0%	41
92738	American Equity Investment Life Ins Co	5	\$56,411,342	0.9%	36
67466	Pacific Life Insurance Co	4	\$54,095,179	0.9%	30
66915	New York Life Insurance Company	17	\$53,379,930	0.9%	130
60488	American General Life Insurance Co	25	\$53,259,752	0.9%	191
63665	General American Life Insurance Co	17	\$52,485,558	0.8%	132
61263	Bankers Life & Casualty Company	31	\$52,347,635	0.8%	241
79227	PRUCO Life Insurance Company	4	\$51,282,678	0.8%	32
61689	Amerus Life Insurance Company	4	\$49,451,902	0.8%	33
65595	Lincoln Benefit Life Company	4	\$49,306,001	0.8%	33
66044	Midland National Life Insurance Co	10	\$47,417,527	0.8%	86
Top 40 Writers		422	\$4,151,813,566	66.4%	.
Total		1,534	\$6,255,336,295	100.0%	.

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid) by Market Share					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
96377	Group Health Plan Inc	168	\$382,395,479	20.4%	88
96385	United Healthcare Of The Midwest Inc	325	\$295,206,433	15.7%	221
95358	HMO Missouri Inc DBA Bluechoice	77	\$293,475,772	15.6%	53
95309	Mercy Health Plan of Missouri Inc	107	\$248,733,055	13.3%	86
95489	Coventry Health Care Of Kansas Inc	115	\$183,154,036	9.8%	126
95315	Good Health HMO Inc DBA Blue-Care Inc	24	\$127,843,659	6.8%	38
47171	Blue Cross & Blue Shield Of Kansas City	10	\$92,534,309	4.9%	22
95885	Humana Health Plan Inc	31	\$85,410,409	4.6%	73
95145	Community Health Plan	11	\$58,749,756	3.1%	38
95810	Aetna Health Inc	17	\$48,728,446	2.6%	70
95530	Cox Health Systems HMO Inc	23	\$23,945,114	1.3%	192
95635	CIGNA Healthcare Of St Louis Inc	8	\$18,826,268	1.0%	85
95209	CIGNA Healthcare of Ohio Inc	14	\$9,657,933	0.5%	290
96475	Healthlink HMO Inc	1	\$4,019,384	0.2%	50
10253	Great-West Healthcare Of KS/MO Inc	0	\$2,425,140	0.1%	0
95364	Firstguard Health Plan Inc	5	\$1,773,421	0.1%	565
95040	AET Health Care Plan Inc- <i>Withdrawn</i>	1	\$18,568	0.0%	9,999
Total		937	\$1,876,897,183	100.0%	.

Complaint Indices

Top 40 Writers by Line

Alpha by Company

Property and Casualty Complaint Indices (Excluding Accident and Health)					
Top Forty Writers, Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003-2005	Average Market Share 2003- 2005	Complaint Index
22667	Ace American Insurance Company	2	\$55,100,095	0.7%	4
20699	Ace Property & Casualty Insurance Company	4	\$42,432,175	0.5%	11
19240	Allstate Indemnity Company	80	\$45,708,395	0.6%	199
19232	Allstate Insurance Company	161	\$104,591,268	1.3%	175
17230	Allstate Property & Casualty Ins Co	95	\$74,546,876	0.9%	145
19100	AMCO Insurance Company	51	\$61,843,570	0.8%	94
19275	American Family Mutual Ins Co	874	\$769,723,050	9.8%	129
19380	American Home Assurance Company	35	\$100,473,188	1.3%	40
19283	American Standard Ins Co Of Wisconsin	141	\$100,023,642	1.3%	160
18988	Auto Owners Insurance Company	37	\$43,054,296	0.5%	98
15512	Automobile Club Inter-ins Exchange	132	\$92,379,497	1.2%	163
15725	Cameron Mutual Insurance Company	40	\$49,875,088	0.6%	91
10677	Cincinnati Ins Co The	25	\$72,987,919	0.9%	39
19410	Commerce & Industry Insurance Co	4	\$41,159,824	0.5%	11
20443	Continental Casualty Company	10	\$56,278,350	0.7%	20
35289	Continental Insurance Company The	1	\$50,751,960	0.6%	2
10804	Continental Western Insurance Co	9	\$41,602,611	0.5%	25
21326	Empire Fire & Marine Insurance Co	14	\$42,747,372	0.5%	37
21482	Factory Mutual Insurance Company	1	\$48,592,372	0.6%	2
26859	Farm Bureau Town & Country Ins Co Of MO	241	\$123,826,480	1.6%	222
21628	Farmers Insurance Company Inc	238	\$124,045,456	1.6%	218
20281	Federal Insurance Company	5	\$92,755,090	1.2%	6
19682	Hartford Fire Insurance Company	6	\$51,947,950	0.7%	13
30104	Hartford Underwriters Insurance Co	106	\$58,292,542	0.7%	207
23035	Liberty Mutual Fire Insurance Co	75	\$95,117,967	1.2%	90
21687	Mid Century Insurance Company	153	\$78,884,116	1.0%	221
10191	Missouri Employers Mutual Ins Co	69	\$155,294,266	2.0%	51
19445	National Union Fire Ins Co of Pittsburgh	8	\$71,715,143	0.9%	13
23787	Nationwide Mutual Insurance Company	32	\$42,851,113	0.5%	85
42919	Progressive Northwestern Ins Co	136	\$91,515,480	1.2%	169
24740	Safeco Insurance Co Of America	91	\$50,282,941	0.6%	206
39012	Safeco Insurance Company Of Illinois	122	\$83,310,742	1.1%	167
23388	Shelter Mutual Insurance Co	325	\$281,043,008	3.6%	132
24767	St Paul Fire & Marine Insurance Co	12	\$56,936,865	0.7%	24
25143	State Farm Fire & Casualty Company	351	\$395,575,243	5.0%	101
25178	State Farm Mutual Automobile Ins Co	368	\$611,443,219	7.8%	69
40282	Travelers Commercial Casualty Company	57	\$65,009,756	0.8%	100
25674	Travelers Prop Casualty Co of America	7	\$56,448,266	0.7%	14
25941	United Services Automobile Association	33	\$53,222,022	0.7%	71
16535	Zurich American Insurance Company	15	\$84,778,458	1.1%	20
Top 40 Writers		4,166	\$4,618,167,673	58.7%	.
Total		6,916	\$7,872,304,498	100.0%	.

Private Passenger Automobile Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
42579	Allied Property & Casualty Ins Co	17	\$11,926,348	0.4%	101
19240	Allstate Indemnity Company	32	\$11,520,844	0.4%	197
19232	Allstate Insurance Company	93	\$66,224,419	2.4%	100
17230	Allstate Property & Casualty Ins Co	92	\$69,774,969	2.5%	94
19100	AMCO Insurance Company	29	\$20,692,717	0.7%	99
19275	American Family Mutual Ins Co	494	\$419,881,236	15.1%	83
40258	American International South Ins Co	33	\$14,998,642	0.5%	156
28401	American National Property & Casualty Co	28	\$18,345,815	0.7%	108
19283	American Standard Ins Co Of Wisconsin	141	\$99,999,223	3.6%	100
27235	Auto Club Family Insurance Company	31	\$11,657,182	0.4%	189
15512	Automobile Club Inter-ins Exchange	130	\$92,188,424	3.3%	100
15725	Cameron Mutual Insurance Company	15	\$21,604,756	0.8%	49
40371	Columbia Mutual Insurance Co	15	\$11,202,599	0.4%	95
10783	Cornerstone National Insurance Company	25	\$16,030,322	0.6%	111
21164	Dairyland Insurance Company	31	\$14,945,953	0.5%	147
42587	Depositors Insurance Company	17	\$14,629,434	0.5%	82
26859	Farm Bureau Town & Country Ins Co Of MO	100	\$60,540,732	2.2%	117
21628	Farmers Insurance Company Inc	237	\$124,045,456	4.5%	135
35882	GEICO General Ins Co	41	\$33,694,487	1.2%	86
22055	GEICO Indemnity Company	27	\$13,969,297	0.5%	137
22063	Government Employees Insurance Co	22	\$18,060,949	0.6%	86
30104	Hartford Underwriters Insurance Co	74	\$21,434,773	0.8%	245
23035	Liberty Mutual Fire Insurance Co	34	\$24,610,512	0.9%	98
21687	Mid Century Insurance Company	73	\$36,497,062	1.3%	142
23515	Midwestern Indemnity Company The	12	\$11,524,255	0.4%	74
42994	Progressive Classic Insurance Company	51	\$24,477,904	0.9%	148
16322	Progressive Direct Insurance Company	43	\$25,678,759	0.9%	119
24279	Progressive Max Insurance Company	38	\$32,686,508	1.2%	82
42919	Progressive Northwestern Ins Co	124	\$72,813,784	2.6%	121
37834	Progressive Preferred Insurance Company	33	\$30,041,563	1.1%	78
32786	Progressive Specialty Ins Co	10	\$7,454,299	0.3%	95
34690	Property & Casualty Ins Co Of Hartford	27	\$13,745,215	0.5%	139
39012	Safeco Insurance Company Of Illinois	122	\$83,310,742	3.0%	104
24759	Safeco National Insurance Company	1	\$33,022,520	1.2%	2
23361	Shelter General Ins Co	16	\$8,211,611	0.3%	138
23388	Shelter Mutual Insurance Co	163	\$161,038,401	5.8%	72
25143	State Farm Fire & Casualty Company	49	\$47,823,843	1.7%	73
25178	State Farm Mutual Automobile Ins Co	361	\$583,921,515	21.0%	44
25941	United Services Automobile Association	24	\$36,073,311	1.3%	47
25968	USAA Casualty Insurance Company	23	\$20,321,663	0.7%	80
Top 40 Writers		2,928	\$2,440,622,045	87.7%	.
Total		3,926	\$2,784,104,283	100.0%	.

Homeowners Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
20699	Ace Property & Casualty Insurance Company	1	\$12,611,440	1.0%	5
42579	Allied Property & Casualty Ins Co	13	\$11,646,093	0.9%	70
19240	Allstate Indemnity Company	47	\$29,635,986	2.4%	99
19232	Allstate Insurance Company	61	\$26,366,445	2.1%	145
17230	Allstate Property & Casualty Ins Co	3	\$4,485,334	0.4%	42
19100	AMCO Insurance Company	10	\$12,731,612	1.0%	49
21849	American Automobile Insurance Co	1	\$7,075,238	0.6%	9
19275	American Family Mutual Ins Co	309	\$244,839,815	19.9%	79
28401	American National Property & Casualty Co	20	\$10,388,951	0.8%	121
42978	American Security Insurance Company	3	\$8,849,331	0.7%	21
27235	Auto Club Family Insurance Company	57	\$23,503,737	1.9%	152
18988	Auto Owners Insurance Company	16	\$14,618,714	1.2%	69
15725	Cameron Mutual Insurance Company	21	\$15,683,903	1.3%	84
10677	Cincinnati Ins Co The	5	\$6,184,975	0.5%	51
40371	Columbia Mutual Insurance Co	18	\$6,161,434	0.5%	183
19640	Columbia National Insurance Company	13	\$6,227,796	0.5%	131
20990	Country Mutual Insurance Company	10	\$5,418,807	0.4%	116
40649	Economy Premier Assurance Company	9	\$5,674,719	0.5%	99
21482	Factory Mutual Insurance Company	0	\$9,810,333	0.8%	0
26859	Farm Bureau Town & Country Ins Co Of MO	120	\$50,632,473	4.1%	148
25180	Fidelity National Insurance Company	3	\$4,319,565	0.4%	43
21660	Fire Insurance Exchange	59	\$30,178,359	2.5%	122
11185	Foremost Insurance Co	23	\$10,091,073	0.8%	143
41513	Foremost Signature Insurance Company	12	\$5,250,778	0.4%	143
20303	Great Northern Insurance Company	1	\$7,511,086	0.6%	8
30104	Hartford Underwriters Insurance Co	29	\$9,626,524	0.8%	189
23035	Liberty Mutual Fire Insurance Co	26	\$14,511,835	1.2%	112
14400	Lititz Mutual Insurance Company	17	\$7,778,678	0.6%	137
21687	Mid Century Insurance Company	75	\$32,958,898	2.7%	143
23515	Midwestern Indemnity Company The	11	\$7,281,472	0.6%	95
23787	Nationwide Mutual Insurance Company	3	\$5,210,913	0.4%	36
24260	Progressive Casualty Insurance Co	17	\$4,778,142	0.4%	223
34690	Property & Casualty Ins Co Of Hartford	6	\$4,703,618	0.4%	80
24740	Safeco Insurance Co Of America	63	\$36,876,242	3.0%	107
23388	Shelter Mutual Insurance Co	144	\$94,318,701	7.7%	96
19070	Standard Fire Insurance Company	37	\$15,254,502	1.2%	152
25127	State Auto Property & Casualty Ins Co	3	\$5,171,459	0.4%	36
25143	State Farm Fire & Casualty Company	276	\$266,909,926	21.7%	65
25941	United Services Automobile Association	7	\$14,876,603	1.2%	29
25968	USAA Casualty Insurance Company	5	\$6,679,751	0.5%	47
Top 40 Writers		1,554	\$1,096,835,261	89.2%	.
Total		1,964	\$1,230,096,836	100.0%	.

Accident and Health Insurance Complaint Indices Top Forty Writers, Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
60054	Aetna Life Insurance Company	19	\$48,060,344	1.1%	57
60305	American Community Mutual Insurance Co	42	\$20,854,801	0.5%	290
60380	American Family Life Assurance Co of Col.	50	\$55,332,451	1.3%	130
19275	American Family Mutual Ins Co	19	\$37,576,975	0.9%	73
97179	American Medical Security Life Ins Co	39	\$27,570,464	0.6%	204
60836	American Republic Insurance Company	25	\$34,208,266	0.8%	105
61263	Bankers Life & Casualty Company	66	\$43,435,843	1.0%	219
47171	Blue Cross & Blue Shield Of Kansas City	205	\$452,464,412	10.5%	65
11255	Caterpillar Insurance Company	0	\$34,600,000	0.8%	0
61859	Christian Fidelity Life Insurance Co	2	\$17,768,015	0.4%	16
62146	Combined Insurance Co Of America	21	\$22,971,839	0.5%	132
62308	Connecticut General Life Ins Co	25	\$34,734,868	0.8%	104
78174	Conseco Health Insurance Company	78	\$25,230,014	0.6%	445
20443	Continental Casualty Company	51	\$21,749,249	0.5%	338
81973	Coventry Health & Life Insurance Co	11	\$64,219,304	1.5%	25
60040	Cox Health Systems Insurance Company	35	\$50,079,546	1.2%	101
13935	Federated Mutual Insurance Company	10	\$19,179,826	0.4%	75
70025	Genworth Life Insurance Company	11	\$29,481,958	0.7%	54
62286	Golden Rule Insurance Company	34	\$33,846,610	0.8%	145
64246	Guardian Life Insurance Co Of America	14	\$45,607,036	1.1%	44
70815	Hartford Life & Accident Ins Co	5	\$26,910,128	0.6%	27
78972	Healthy Alliance Life Insurance Co	658	\$1,267,153,092	29.5%	75
73288	Humana Insurance Company	25	\$29,610,909	0.7%	122
65099	John Hancock Life Insurance Company	11	\$16,539,478	0.4%	96
65978	Metropolitan Life Insurance Company	20	\$64,373,137	1.5%	45
71412	Mutual Of Omaha Insurance Company	24	\$46,597,424	1.1%	74
19445	National Union Fire Ins Co of Pittsburgh	2	\$111,763,529	2.6%	3
67091	Northwestern Mutual Life Ins Co	0	\$16,012,729	0.4%	0
11529	Premier Health Insurance Company Inc	0	\$35,771,504	0.8%	0
61271	Principal Life Ins Co	29	\$53,739,741	1.3%	78
69019	Standard Insurance Company	19	\$24,905,877	0.6%	110
25178	State Farm Mutual Automobile Ins Co	8	\$40,209,631	0.9%	29
69477	Time Insurance Company	129	\$41,330,557	1.0%	449
80314	Unicare Life & Health Insurance Company	5	\$16,699,109	0.4%	43
70408	Union Security Insurance Company	37	\$45,328,502	1.1%	117
92916	United American Insurance Company	45	\$24,158,821	0.6%	268
79413	United Healthcare Insurance Company	251	\$513,776,856	12.0%	70
62235	Unum Life Ins Co Of America	38	\$59,280,018	1.4%	92
32395	Vision Service Plan Insurance Co	1	\$21,673,503	0.5%	7
16535	Zurich American Insurance Company	3	\$18,942,463	0.4%	23
Top 40 Writers		2,067	\$3,593,748,829	83.6%	.
Total		2,985	\$4,296,482,890	100.0%	.

Long Term Care Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003-2005	Complaint Index
35963	A F & L Insurance Company- <i>Suspended</i> -	11	\$2,974,891	1.6%	228
60054	Aetna Life Insurance Company	0	\$713,152	0.4%	0
90611	Allianz Life Ins Co Of North America	0	\$3,621,578	1.9%	0
19275	American Family Mutual Ins Co	0	\$812,802	0.4%	0
60534	American Heritage Life Insurance Co	5	\$1,378,082	0.7%	223
60836	American Republic Insurance Company	0	\$1,229,631	0.6%	0
61263	Bankers Life & Casualty Company	46	\$17,340,054	9.1%	163
76325	Conseco Senior Health Insurance Company	51	\$7,727,872	4.1%	406
20443	Continental Casualty Company	25	\$10,393,006	5.5%	148
71404	Continental General Insurance Co	2	\$1,012,489	0.5%	122
62952	Equitable Life & Casualty Ins Co	11	\$7,409,391	3.9%	91
70025	Genworth Life Insurance Company	10	\$29,481,958	15.5%	21
64211	Guarantee Trust Life Insurance Co	2	\$874,296	0.5%	141
65005	IDS Life Insurance Company	2	\$3,867,687	2.0%	32
65080	John Alden Life Insurance Company	0	\$722,730	0.4%	0
65099	John Hancock Life Insurance Company	11	\$16,397,888	8.6%	41
58033	Knights Of Columbus	0	\$951,201	0.5%	0
64130	Life Investors Ins Co Of America	15	\$5,492,103	2.9%	168
65595	Lincoln Benefit Life Company	0	\$4,175,954	2.2%	0
65935	Massachusetts Mutual Life Ins Co	0	\$798,933	0.4%	0
31119	Medico Insurance Company	10	\$3,904,817	2.1%	158
71471	Medico Life Insurance Company	1	\$1,090,522	0.6%	56
87726	Metlife Insurance Company Of Connecticut	6	\$1,678,328	0.9%	220
65978	Metropolitan Life Insurance Company	1	\$10,422,127	5.5%	6
71412	Mutual Of Omaha Insurance Company	7	\$4,913,852	2.6%	88
66915	New York Life Insurance Company	1	\$2,231,490	1.2%	28
69000	Northwestern Long Term Care Ins Co	0	\$1,574,344	0.8%	0
80578	Physicians Mutual Insurance Company	1	\$876,830	0.5%	70
68241	Prudential Insurance Co Of America The	2	\$1,898,931	1.0%	65
25178	State Farm Mutual Automobile Ins Co	0	\$4,342,499	2.3%	0
69116	State Life Insurance Company	1	\$816,357	0.4%	75
65021	Stonebridge Life Insurance Company	23	\$2,537,756	1.3%	558
56014	Thrivent Financial For Lutherans	4	\$7,200,948	3.8%	34
69477	Time Insurance Company	3	\$1,922,167	1.0%	96
86231	Transamerica Life Insurance Company	13	\$2,944,567	1.6%	272
67121	Transamerica Occidental Life Ins Co	5	\$1,787,662	0.9%	172
70408	Union Security Insurance Company	0	\$1,756,796	0.9%	0
92916	United American Insurance Company	4	\$1,063,455	0.6%	232
62235	Unum Life Ins Co Of America	0	\$8,207,548	4.3%	0
70319	Washington National Insurance Co	11	\$1,414,978	0.7%	479
Top 40 Writers		284	\$179,961,673	94.9%	.
Total		308	\$189,644,141	100.0%	.

Medicare Supplement Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
60380	American Family Life Assurance Co of Col.	0	\$1,219,698	0.3%	0
19275	American Family Mutual Ins Co	0	\$10,698,809	2.2%	0
60763	American Pioneer Life Insurance Company	8	\$8,193,509	1.7%	273
60836	American Republic Insurance Company	5	\$25,117,210	5.2%	56
61263	Bankers Life & Casualty Company	12	\$23,577,959	4.9%	142
47171	Blue Cross & Blue Shield Of Kansas City	9	\$23,311,399	4.8%	108
61751	Central States Health & Life Co	0	\$1,138,138	0.2%	0
61859	Christian Fidelity Life Insurance Co	0	\$17,473,517	3.6%	0
62146	Combined Insurance Co Of America	2	\$6,571,686	1.4%	85
78174	Conseco Health Insurance Company	29	\$15,813,588	3.3%	512
71404	Continental General Insurance Co	1	\$2,513,916	0.5%	111
68500	Continental Life Ins Co Of Brentwood TN	6	\$14,861,679	3.1%	113
62952	Equitable Life & Casualty Ins Co	1	\$7,038,142	1.4%	40
65536	Genworth Life & Annuity Insurance Company	3	\$5,277,596	1.1%	159
62286	Golden Rule Insurance Company	0	\$2,763,142	0.6%	0
64211	Guarantee Trust Life Insurance Co	0	\$4,112,484	0.8%	0
78972	Healthy Alliance Life Insurance Co	23	\$82,725,515	17.0%	78
73288	Humana Insurance Company	1	\$2,157,075	0.4%	130
64130	Life Investors Ins Co Of America	1	\$3,661,934	0.8%	76
31119	Medico Insurance Company	0	\$1,607,865	0.3%	0
76040	Missouri Valley Life & Health Ins Co	1	\$980,325	0.2%	285
71412	Mutual Of Omaha Insurance Company	4	\$20,700,721	4.3%	54
72125	Physicians Life Insurance Company	0	\$1,119,996	0.2%	0
80578	Physicians Mutual Insurance Company	1	\$8,026,184	1.7%	35
61271	Principal Life Ins Co	2	\$4,545,312	0.9%	123
68462	Reserve National Insurance Company	1	\$4,871,645	1.0%	57
57657	Royal Neighbors Of America	0	\$2,109,252	0.4%	0
86355	Standard Life & Accident Ins Co	5	\$13,133,623	2.7%	106
25178	State Farm Mutual Automobile Ins Co	1	\$10,427,862	2.1%	27
69132	State Mutual Insurance Co	0	\$4,414,948	0.9%	0
56014	Thrivent Financial For Lutherans	0	\$3,132,610	0.6%	0
69477	Time Insurance Company	0	\$1,715,483	0.4%	0
67121	Transamerica Occidental Life Ins Co	0	\$941,890	0.2%	0
69701	Union Bankers Insurance Company	1	\$2,303,201	0.5%	121
92916	United American Insurance Company	9	\$17,110,647	3.5%	147
56383	United Commercial Travelers Of America	0	\$1,211,840	0.2%	0
79413	United Healthcare Insurance Company	23	\$109,266,925	22.5%	59
63479	United Teacher Associates Insurance Co	5	\$909,306	0.2%	1,536
69663	USAA Life Insurance Company	1	\$962,589	0.2%	290
70319	Washington National Insurance Co	10	\$6,011,776	1.2%	465
Top 40 Writers		165	\$473,730,997	97.5%	.
Total		174	\$486,080,517	100.0%	.

Life and Annuity Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
70432	AIG Annuity Insurance Company	5	\$73,960,274	1.2%	28
60941	AIG Sunamerica Life Assurance Company	5	\$281,809,751	4.5%	7
90611	Allianz Life Ins Co Of North America	21	\$231,680,895	3.7%	37
60186	Allstate Life Insurance Company	9	\$119,147,689	1.9%	31
92738	American Equity Investment Life Ins Co	5	\$56,411,342	0.9%	36
60488	American General Life Insurance Co	25	\$53,259,752	0.9%	191
86630	American Skandia Life Assurance Corp	1	\$61,634,647	1.0%	7
60895	American United Life Insurance Co	2	\$75,295,924	1.2%	11
61689	Amerus Life Insurance Company	4	\$49,451,902	0.8%	33
62944	AXA Equitable Life Insurance Company	7	\$225,739,951	3.6%	13
61263	Bankers Life & Casualty Company	31	\$52,347,635	0.8%	241
63274	Fidelity & Guaranty Life Ins Co	12	\$61,447,046	1.0%	80
63665	General American Life Insurance Co	17	\$52,485,558	0.8%	132
68322	Great West Life & Annuity Ins Co	4	\$72,087,943	1.2%	23
65005	IDS Life Insurance Company	4	\$94,100,656	1.5%	17
86509	ING Life Insurance & Annuity Company	0	\$75,926,200	1.2%	0
80942	ING USA Annuity & Life Ins Co	4	\$129,814,076	2.1%	13
65056	Jackson National Life Insurance Co	12	\$115,337,388	1.8%	42
65838	John Hancock Life Insurance Company (USA)	1	\$112,012,028	1.8%	4
65595	Lincoln Benefit Life Company	4	\$49,306,001	0.8%	33
65676	Lincoln National Life Insurance Co	7	\$229,490,612	3.7%	12
65935	Massachusetts Mutual Life Ins Co	15	\$72,349,974	1.2%	85
93513	Metlife Investors Insurance Company	0	\$88,290,390	1.4%	0
61050	Metlife Investors USA Insurance Company	1	\$72,611,038	1.2%	6
65978	Metropolitan Life Insurance Company	56	\$201,547,034	3.2%	113
66044	Midland National Life Insurance Co	10	\$47,417,527	0.8%	86
91596	New York Life Ins & Annuity Corporation	5	\$162,330,561	2.6%	13
66915	New York Life Insurance Company	17	\$53,379,930	0.9%	130
67091	Northwestern Mutual Life Ins Co	12	\$166,291,128	2.7%	29
67172	Ohio National Life Ins Co The	5	\$69,467,441	1.1%	29
67466	Pacific Life Insurance Co	4	\$54,095,179	0.9%	30
61271	Principal Life Ins Co	6	\$60,133,134	1.0%	41
68136	Protective Life Insurance Company	12	\$127,160,839	2.0%	38
79227	PRUCO Life Insurance Company	4	\$51,282,678	0.8%	32
68241	Prudential Insurance Co Of America The	74	\$87,265,862	1.4%	346
69108	State Farm Life Insurance Company	7	\$106,107,014	1.7%	27
69345	Teachers Ins & Annuity Assn of America	1	\$159,512,769	2.6%	3
56014	Thrivent Financial For Lutherans	5	\$90,225,130	1.4%	23
70688	Transamerica Financial Life Ins Co	0	\$129,222,847	2.1%	0
67121	Transamerica Occidental Life Ins Co	8	\$80,375,821	1.3%	41
Top 40 Writers		422	\$4,151,813,566	66.4%	.
Total		1,534	\$6,255,336,295	100.0%	.

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
95040	AET Health Care Plan Inc- <i>Withdrawn</i>	1	\$18,568	0.0%	9,999
95810	Aetna Health Inc	17	\$48,728,446	2.6%	70
47171	Blue Cross & Blue Shield Of Kansas City	10	\$92,534,309	4.9%	22
95209	CIGNA Healthcare of Ohio Inc	14	\$9,657,933	0.5%	290
95635	CIGNA Healthcare Of St Louis Inc	8	\$18,826,268	1.0%	85
95145	Community Health Plan	11	\$58,749,756	3.1%	38
95489	Coventry Health Care Of Kansas Inc	115	\$183,154,036	9.8%	126
95530	Cox Health Systems HMO Inc	23	\$23,945,114	1.3%	192
95364	Firstguard Health Plan Inc	5	\$1,773,421	0.1%	565
95315	Good Health HMO Inc DBA Blue-Care Inc	24	\$127,843,659	6.8%	38
10253	Great-West Healthcare Of KS/MO Inc	0	\$2,425,140	0.1%	0
96377	Group Health Plan Inc	168	\$382,395,479	20.4%	88
96475	Healthlink HMO Inc	1	\$4,019,384	0.2%	50
95358	HMO Missouri Inc DBA Bluechoice	77	\$293,475,772	15.6%	53
95885	Humana Health Plan Inc	31	\$85,410,409	4.6%	73
95309	Mercy Health Plan of Missouri Inc	107	\$248,733,055	13.3%	86
96385	United Healthcare Of The Midwest Inc	325	\$295,206,433	15.7%	221
Total		937	\$1,876,897,183	100.0%	.

Total Property and Casualty Writers
(Excluding Accident and Health)
Complaint Indices

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
35963	A F & L Insurance Company- <i>Suspended-</i>	1	.	.	.
10349	Acceptance Casualty Insurance Co	5	\$3,784,278	0.0%	150
20010	Acceptance Indemnity Insurance Co	0	\$4,918	0.0%	0
10166	Accident Fund Ins Co of America	0	\$15,447,573	0.2%	0
26379	Accredited Surety & Casualty Company Inc	0	\$50,823	0.0%	0
22667	Ace American Insurance Company	2	\$55,100,095	0.7%	4
20702	Ace Fire Underwriters Insurance Company	0	\$3,152,480	0.0%	0
10030	Ace Indemnity Insurance Company	0	\$206,158	0.0%	0
20699	Ace Property & Casualty Insurance Company	4	\$42,432,175	0.5%	11
19984	ACIG Insurance Company	0	\$335,388	0.0%	0
22950	Acstar Insurance Company	0	\$112,029	0.0%	0
14184	Acuity A Mutual Insurance Company	1	\$10,908,390	0.1%	10
10324	Addison Insurance Company	1	\$4,720,491	0.1%	24
40517	Advantage Workers Compensation Ins Co	0	\$29,073	0.0%	0
33898	Aegis Security Insurance Company	1	\$113,849	0.0%	1,000
10014	Affiliated FM Insurance Company	0	\$9,361,216	0.1%	0
42609	Affirmative Insurance Company	31	\$4,638,908	0.1%	761
42757	Agri General Insurance Company	0	\$10,262,563	0.1%	0
34789	AIG Centennial Insurance Company	2	\$322,732	0.0%	705
36587	AIG National Insurance Company Inc	2	\$1,509,844	0.0%	151
20796	AIG Premier Insurance Company	4	\$705,617	0.0%	645
19399	AIU Insurance Company	18	\$4,151,477	0.1%	494
38733	Alaska National Insurance Company	0	\$292,853	0.0%	0
24899	Alea North America Insurance Company	0	\$6,701,535	0.1%	0
12188	Alfa Vision Insurance Corporation	2	\$818,598	0.0%	278
13285	Allegheny Casualty Company	0	\$110,922	0.0%	0
19186	Alliance Insurance Company Inc	5	\$2,503,058	0.0%	227
35300	Allianz Global Risks US Insurance Company	0	\$8,953,333	0.1%	0
36420	Allianz Underwriters Insurance Company	0	\$161,380	0.0%	0
42579	Allied Property & Casualty Ins Co	36	\$24,669,752	0.3%	166
41840	Allmerica Financial Benefit Insurance Company	1	\$143,580	0.0%	793
19240	Allstate Indemnity Company	80	\$45,708,395	0.6%	199
19232	Allstate Insurance Company	161	\$104,591,268	1.3%	175
17230	Allstate Property & Casualty Ins Co	95	\$74,546,876	0.9%	145
38156	Alpha Property & Casualty Insurance Co	26	\$6,067,303	0.1%	488
18708	AMBAC Assurance Corporation	0	\$9,365,872	0.1%	0
19100	AMCO Insurance Company	51	\$61,843,570	0.8%	94
25402	AMCOMP Assurance Corporation	0	\$43,245	0.0%	0
12548	American Agri-business Insurance Company	0	\$6,107,499	0.1%	0
10103	American Agricultural Insurance Co	0	\$2,323,133	0.0%	0
19720	American Alternative Ins Corp	0	\$17,486,431	0.2%	0
21849	American Automobile Insurance Co	1	\$13,205,607	0.2%	9
10111	American Bankers Ins Co Of Florida	9	\$8,292,771	0.1%	124
20427	American Casualty Co Of Reading PA	4	\$14,331,884	0.2%	32
10391	American Centennial Insurance Co	0	\$4	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
10216	American Contractors Indemnity Company	0	\$218,566	0.0%	0
19690	American Economy Insurance Company	17	\$12,640,889	0.2%	153
20613	American Employers Insurance Co	0	\$29,378	0.0%	0
23450	American Family Home Insurance Company	22	\$4,561,900	0.1%	549
19275	American Family Mutual Ins Co	874	\$769,723,050	9.8%	129
24066	American Fire & Casualty Company	5	\$2,646,878	0.0%	215
24376	American General Indemnity Company	0	\$2,222,577	0.0%	0
31208	American General Property Ins Co	1	\$7,429	0.0%	9,999
26247	American Guarantee & Liability Ins Co	0	\$23,247,777	0.3%	0
13331	American Hardware Mutual Ins Co	0	\$3,249	0.0%	0
19380	American Home Assurance Company	35	\$100,473,188	1.3%	40
21857	American Insurance Company The	2	\$8,448,522	0.1%	27
32220	American International Ins Co	11	\$4,646,889	0.1%	269
40258	American International South Ins Co	33	\$16,693,002	0.2%	225
31895	American Interstate Ins Co	2	\$5,111,173	0.1%	45
10200	American Live Stock Insurance Co	5	\$569,466	0.0%	999
30562	American Manufacturers Mutual Ins Co	0	\$401,107	0.0%	0
16810	American Mercury Insurance Company	0	\$250,623	0.0%	0
23469	American Modern Home Insurance Co	16	\$8,077,200	0.1%	225
22918	American Motorists Insurance Co	3	\$476,163	0.0%	717
39942	American National General Ins Co	1	\$1,974,966	0.0%	58
28401	American National Property & Casualty Co	51	\$33,484,948	0.4%	173
37001	American Premier Insurance Company	0	\$41,784	0.0%	0
19615	American Reliable Insurance Company	0	\$1,762,965	0.0%	0
19631	American Road Insurance Company	0	\$5,428,671	0.1%	0
39969	American Safety Casualty Insurance Company	1	\$130,802	0.0%	870
42978	American Security Insurance Company	4	\$10,144,291	0.1%	45
42897	American Service Insurance Company	17	\$960,853	0.0%	2,014
41998	American Southern Home Insurance Company	0	\$266	0.0%	0
10235	American Southern Insurance Company	0	\$86,515	0.0%	0
19283	American Standard Ins Co Of Wisconsin	141	\$100,023,642	1.3%	160
19704	American States Insurance Company	24	\$24,348,933	0.3%	112
37214	American States Preferred Ins Co	2	\$328,292	0.0%	693
31380	American Surety Company	0	\$26,874	0.0%	0
25828	American Union Insurance Company- <i>Withdrawn</i>	0	\$136,346	0.0%	0
40142	American Zurich Insurance Company	1	\$7,659,379	0.1%	15
19488	Amerisure Insurance Company	0	\$18,090,357	0.2%	0
23396	Amerisure Mutual Insurance Company	3	\$29,656,021	0.4%	12
27928	Amex Assurance Company	6	\$4,235,077	0.1%	161
19976	AMICA Mutual Insurance Company	1	\$2,826,586	0.0%	40
34738	ARAG Insurance Company	0	\$138,388	0.0%	0
11150	Arch Insurance Company	1	\$10,989,905	0.1%	10
10348	Arch Reinsurance Company	0	\$1,433	0.0%	0
19860	Argonaut Great Central Insurance Co	3	\$9,468,305	0.1%	36
19801	Argonaut Insurance Company	0	\$1,013,551	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
19828	Argonaut Midwest Insurance Company	0	\$597,670	0.0%	0
41459	Armed Forces Insurance Exchange	2	\$1,483,807	0.0%	153
21865	Associated Indemnity Corporation	0	\$1,407,930	0.0%	0
19305	Assurance Company Of America	5	\$12,045,841	0.2%	47
30180	Assured Guaranty Corp	0	\$164,581	0.0%	0
41769	Athena Assurance Company	0	\$792,024	0.0%	0
21792	Atlanta Casualty Company	1	\$58,434	0.0%	1,948
31925	Atlanta Specialty Insurance Company	3	\$30,879	0.0%	9,999
22209	Atlantic Insurance Company	0	\$16,889	0.0%	0
19895	Atlantic Mutual Insurance Company	7	\$7,594,959	0.1%	105
27154	Atlantic Specialty Insurance Company	0	\$4,197,931	0.1%	0
25422	Atradius Trade Credit Insurance Inc	0	\$731,841	0.0%	0
27235	Auto Club Family Insurance Company	88	\$36,514,721	0.5%	274
18988	Auto Owners Insurance Company	37	\$43,054,296	0.5%	98
15512	Automobile Club Inter-ins Exchange	132	\$92,379,497	1.2%	163
19062	Automobile Ins Co Of Hartford CT	23	\$6,177,219	0.1%	424
10367	Avemco Insurance Company	0	\$708,314	0.0%	0
29530	AXA Art Insurance Corporation	0	\$311,804	0.0%	0
33022	AXA Insurance Company	0	\$306,086	0.0%	0
16187	AXA Re Property & Casualty Ins Co	0	\$289,393	0.0%	0
37273	Axis Insurance Company	0	\$1,036	0.0%	0
20370	Axis Reinsurance Company	0	\$2,812,319	0.0%	0
24813	Balboa Insurance Company	11	\$5,769,553	0.1%	217
18538	Bancinsure Inc	0	\$935,002	0.0%	0
33162	Bankers Insurance Company	0	\$29,104	0.0%	0
20591	Bankers Standard Fire & Marine Co	0	\$9,335	0.0%	0
18279	Bankers Standard Insurance Company	0	\$127,203	0.0%	0
29513	Bar Plan Mutual Insurance Co The	0	\$12,377,869	0.2%	0
10966	Bar Plan Surety & Fidelity Company, The	0	\$476,718	0.0%	0
38245	BCS Insurance Company	4	\$2,271,383	0.0%	200
37540	Beazley Insurance Company Inc	9	\$3,015,364	0.0%	340
41394	Benchmark Insurance Company	1	\$4,591,047	0.1%	25
29580	Berkley Regional Insurance Company	0	\$2,335	0.0%	0
19402	Birmingham Fire Ins Co Of PA	0	\$350,200	0.0%	0
20095	Bituminous Casualty Corporation	2	\$15,962,538	0.2%	14
20109	Bituminous Fire & Marine Ins Co	1	\$261,442	0.0%	435
27081	Bond Safeguard Insurance Company	1	\$369,605	0.0%	308
19658	Bristol West Insurance Company	2	\$410,729	0.0%	554
13528	Brotherhood Mutual Insurance Co	3	\$7,432,353	0.1%	46
20117	California Casualty Indemnity Exchange	7	\$4,467,510	0.1%	178
20125	California Casualty Insurance Co	0	\$555	0.0%	0
15725	Cameron Mutual Insurance Company	40	\$49,875,088	0.6%	91
42498	Cameron National Insurance Company	0	\$1,678,541	0.0%	0
36340	Camico Mutual Insurance Company	0	\$572,474	0.0%	0
10464	Canal Insurance Company	11	\$6,907,594	0.1%	181

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
30589	Capital City Insurance Company Inc	0	\$134,058	0.0%	0
10472	Capitol Indemnity Corporation	8	\$4,098,291	0.1%	222
10510	Carolina Casualty Insurance Company	6	\$8,071,251	0.1%	85
11255	Caterpillar Insurance Company	0	\$4,096,947	0.1%	0
19909	Centennial Insurance Company	0	\$2,324,378	0.0%	0
34274	Central States Indemnity Co Of Omaha	0	\$1,612,542	0.0%	0
34649	Centre Insurance Company	2	\$235,812	0.0%	965
42765	Centurion Casualty Company	0	\$150,483	0.0%	0
26905	Century-national Insurance Company	0	\$11,604	0.0%	0
37524	Charter Indemnity Company	38	\$7,010,779	0.1%	617
25615	Charter Oak Fire Insurance Co The	2	\$6,499,073	0.1%	35
10642	Cherokee Insurance Company	1	\$911,606	0.0%	125
22810	Chicago Insurance Company	2	\$2,792,667	0.0%	82
12777	Chubb Indemnity Insurance Company	0	\$1,163,829	0.0%	0
10669	Church Insurance Co The	0	\$232,470	0.0%	0
18767	Church Mutual Insurance Company	1	\$18,946,883	0.2%	6
25771	CIFG Assurance North America Inc	0	\$949,762	0.0%	0
22004	CIM Insurance Corporation	0	\$84,315	0.0%	0
28665	Cincinnati Casualty Company The	1	\$6,626,565	0.1%	17
23280	Cincinnati Indemnity Company Inc	0	\$4,960,318	0.1%	0
10677	Cincinnati Ins Co The	25	\$72,987,919	0.9%	39
31534	Citizens Insurance Company Of America	2	\$206,710	0.0%	1,101
10315	Civic Property & Casualty Co	32	\$2,879,579	0.0%	1,265
20532	Clarendon National Ins Co	3	\$3,978,187	0.1%	86
29114	CMG Mortgage Assurance Company	0	\$414	0.0%	0
40266	CMG Mortgage Insurance Company	0	\$1,040,694	0.0%	0
34347	Colonial American Casualty & Surety C	1	\$848,734	0.0%	134
10758	Colonial Surety Company	0	\$5,738	0.0%	0
27812	Columbia Insurance Company	0	\$2,290	0.0%	0
40371	Columbia Mutual Insurance Co	42	\$33,166,194	0.4%	144
19640	Columbia National Insurance Company	14	\$14,244,156	0.2%	112
19410	Commerce & Industry Insurance Co	4	\$41,159,824	0.5%	11
32280	Commercial Casualty Insurance Company	1	\$42,703	0.0%	2,665
10220	Commonwealth Ins Co of America	0	\$515,143	0.0%	0
34711	Computer Insurance Company	0	\$184,099	0.0%	0
32190	Constitution Insurance Company	0	\$1,033	0.0%	0
10204	Consumers Insurance USA Inc	10	\$5,589,992	0.1%	204
20443	Continental Casualty Company	10	\$56,278,350	0.7%	20
35289	Continental Insurance Company The	1	\$50,751,960	0.6%	2
28258	Continental National Indemnity Company	0	\$1,048	0.0%	0
10804	Continental Western Insurance Co	9	\$41,602,611	0.5%	25
37206	Contractors Bonding & Ins Company	0	\$427,332	0.0%	0
22730	Converium Insurance (north America Inc	0	\$896,956	0.0%	0
16411	Cooperative Mutual Insurance Company	0	\$1,489,619	0.0%	0
21318	Coregis Insurance Company	0	\$3,246,590	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
10783	Cornerstone National Insurance Company	25	\$16,124,552	0.2%	176
20982	Country Casualty Ins Co	4	\$753,541	0.0%	604
20990	Country Mutual Insurance Company	23	\$12,109,907	0.2%	216
21008	Country Preferred Insurance Company	6	\$4,757,410	0.1%	144
26492	Courtesy Insurance Company	0	\$1,307	0.0%	0
30082	CPA Insurance Company	0	\$69,647	0.0%	0
31348	Crum & Forster Indemnity Company	0	\$241,536	0.0%	0
24660	Cumberland Casualty & Surety Co- <i>Suspended-</i>	2	\$242,715	0.0%	938
10847	Cumis Insurance Society Inc	1	\$5,801,633	0.1%	20
10499	Daimlerchrysler Insurance Company	0	\$2,722,647	0.0%	0
21164	Dairyland Insurance Company	31	\$14,945,953	0.2%	236
34924	Dakota Truck Underwriters	0	\$154,846	0.0%	0
32271	Dallas National Insurance Company	0	\$746,728	0.0%	0
16624	Darwin National Assurance Company	0	\$93,658	0.0%	0
16705	Dealers Assurance Company	1	\$47,586	0.0%	2,392
37907	Deerbrook Insurance Company	3	\$1,641,111	0.0%	208
37184	Deerfield Insurance Company	0	\$31,646	0.0%	0
42587	Depositors Insurance Company	24	\$16,857,911	0.2%	162
12718	Developers Surety & Indemnity Company	0	\$144,318	0.0%	0
10659	Diamond Insurance Company	0	\$2,332,756	0.0%	0
42048	Diamond State Insurance Company	0	\$923,774	0.0%	0
42781	Direct General Insurance Company	3	\$352,792	0.0%	968
36463	Discover Property & Casualty Ins Co	2	\$12,903,152	0.2%	18
34495	Doctors Company An Interins Exchange	0	\$7,527,986	0.1%	0
22926	Economy Fire & Casualty Company	0	\$14,709	0.0%	0
40649	Economy Premier Assurance Company	13	\$10,432,175	0.1%	142
21261	Electric Insurance Company	5	\$4,083,699	0.1%	139
21407	Emcasco Insurance Company	3	\$1,269,510	0.0%	269
21326	Empire Fire & Marine Insurance Co	14	\$42,747,372	0.5%	37
20648	Employers Fire Insurance Company	1	\$325,559	0.0%	350
21458	Employers Insurance Company Of Wausau	1	\$15,127,437	0.2%	8
21415	Employers Mutual Casualty Company	10	\$20,787,502	0.3%	55
39845	Employers Reinsurance Corporation	0	\$2,737,694	0.0%	0
15130	Encompass Indemnity Company	2	\$5,500,614	0.1%	41
10071	Encompass Insurance Company Of America	5	\$4,573,632	0.1%	124
25712	Esurance Insurance Company	4	\$4,054,923	0.1%	112
20516	Euler Hermes American Credit Indemnity Co	0	\$1,157,221	0.0%	0
10120	Everest National Insurance Company	0	\$3,269,917	0.0%	0
12750	Evergreen National Indemnity Company	1	\$679,522	0.0%	168
10318	Exact Property & Casualty	2	\$81,872	0.0%	2,781
10003	Excess Share Insurance Corporation	0	\$104,999	0.0%	0
35181	Executive Risk Indemnity Inc	0	\$12,072,442	0.2%	0
21482	Factory Mutual Insurance Company	1	\$48,592,372	0.6%	2
18864	Fairmont Insurance Company	1	\$140,989	0.0%	807
25518	Fairmont Premier Insurance Company	1	\$339,492	0.0%	335

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
24384	Fairmont Specialty Insurance Company	0	\$5,274,766	0.1%	0
11053	Farm & City Insurance Company- <i>Withdrawn</i>	1	\$65,457	0.0%	1,739
26859	Farm Bureau Town & Country Ins Co Of MO	241	\$123,826,480	1.6%	222
19194	Farmers Alliance Mutual Ins Co	12	\$13,073,527	0.2%	104
21628	Farmers Insurance Company Inc	238	\$124,045,456	1.6%	218
21652	Farmers Insurance Exchange	33	\$13,283,661	0.2%	283
13897	Farmers Mutual Hail Ins Co Of Iowa	0	\$8,479,231	0.1%	0
16381	Farmers Union Co-operative Ins Co Of NE	3	\$825,133	0.0%	414
41483	Farmington Casualty Company	0	\$62,671	0.0%	0
13838	Farmland Mutual Insurance Company	1	\$4,018,576	0.1%	28
20281	Federal Insurance Company	5	\$92,755,090	1.2%	6
13935	Federated Mutual Insurance Company	12	\$37,023,958	0.5%	37
11118	Federated Rural Electric Insurance Exchange	2	\$4,084,139	0.1%	56
28304	Federated Service Insurance Company	2	\$5,482,260	0.1%	42
43460	FFG Insurance Company	0	\$44,550	0.0%	0
35270	Fidelity & Casualty Co of NY	0	\$2,433	0.0%	0
39306	Fidelity & Deposit Co Maryland	3	\$11,946,532	0.2%	29
25879	Fidelity & Guaranty Ins Underwriters	0	\$1,815,833	0.0%	0
35386	Fidelity & Guaranty Insurance Company	1	\$547,939	0.0%	208
25180	Fidelity National Insurance Company	5	\$8,258,617	0.1%	69
16578	Fidelity National Prop. & Casualty Ins Co	0	\$550,144	0.0%	0
12815	Financial Guaranty Insurance Company	0	\$3,167,375	0.0%	0
19852	Financial Indemnity Company	1	\$2,246,728	0.0%	51
31453	Financial Pacific Insurance Company	0	\$10,948	0.0%	0
18287	Financial Security Assur Inc	0	\$6,356,081	0.1%	0
21660	Fire Insurance Exchange	59	\$34,051,200	0.4%	197
42860	Firemans Fund Ins Co Of Missouri	2	\$-2,557	- 0.0%	9,999
21873	Firemans Fund Insurance Company	9	\$28,749,826	0.4%	36
20850	Firemens Insurance Company Of Newark NJ	0	\$4,405,987	0.1%	0
10336	First Acceptance Insurance Company Inc	13	\$3,960,892	0.1%	374
37710	First American Property & Casualty Ins Co	0	\$2,778	0.0%	0
29980	First Colonial Insurance Company	1	\$2,600,759	0.0%	44
11177	First Financial Insurance Company	1	\$612,740	0.0%	186
10676	First Guard Insurance Company	0	\$458,052	0.0%	0
33588	First Liberty Insurance Corp The	1	\$548,078	0.0%	208
42722	First Marine Insurance Company	1	\$1,049,501	0.0%	108
24724	First National Ins Co Of America	2	\$2,535,380	0.0%	90
28519	First Sealord Surety Inc	0	\$87,184	0.0%	0
34916	First Specialty Insurance Corporation	0	\$2,919,859	0.0%	0
27626	Firstcomp Insurance Company	1	\$5,496,617	0.1%	21
13978	Florists Mutual Insurance Company	0	\$1,936,095	0.0%	0
11185	Foremost Insurance Co	36	\$15,294,945	0.2%	268
11800	Foremost Property & Casualty Ins Co	4	\$1,345,997	0.0%	338
41513	Foremost Signature Insurance Company	12	\$5,365,761	0.1%	255
10801	Fortress Insurance Company	0	\$199,883	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
14249	Founders Insurance Company	3	\$11,414	0.0%	9,999
38652	G U I C Insurance Company	0	\$17,855	0.0%	0
28339	Gateway Insurance Company	23	\$7,137,027	0.1%	367
22969	GE Reinsurance Corporation	0	\$39,362	0.0%	0
41491	GEICO Casualty Company	20	\$6,014,875	0.1%	378
35882	GEICO General Ins Co	42	\$33,694,928	0.4%	142
22055	GEICO Indemnity Company	27	\$13,970,629	0.2%	220
18821	General Casualty Co Of Illinois	2	\$163,759	0.0%	1,390
24414	General Casualty Co Of Wisconsin	15	\$21,028,333	0.3%	81
37931	General Fire & Casualty Company	0	\$1,352,323	0.0%	0
24732	General Insurance Co Of America	6	\$5,807,412	0.1%	118
22039	General Reinsurance Corporation	0	\$1,049,150	0.0%	0
39322	General Security National Insurance Company	0	\$5,025	0.0%	0
11967	General Star National Ins Co	0	\$922,749	0.0%	0
38962	Genesis Insurance Company	0	\$1,867,701	0.0%	0
38458	Genworth Mortgage Insurance Corporation	0	\$11,867,149	0.2%	0
16675	Genworth Mortgage Insurance Corp Of NC	0	\$174	0.0%	0
29823	Genworth Residential Mortgage Ins Corp	0	\$19,482	0.0%	0
41343	Gerling America Insurance Company	0	\$187,128	0.0%	0
34622	Glens Falls Insurance Company The	25	\$7,279,949	0.1%	391
11044	GMAC Insurance Company Online Inc	1	\$360,170	0.0%	316
22063	Government Employees Insurance Co	22	\$18,190,427	0.2%	138
23809	Granite State Insurance Company	0	\$3,290,839	0.0%	0
36307	Gray Insurance The	0	\$155,442	0.0%	0
26832	Great American Alliance Insurance Company	0	\$1,542,355	0.0%	0
26344	Great American Assurance Company	7	\$14,106,735	0.2%	56
10646	Great American Contemporary IC	0	\$6,946	0.0%	0
16691	Great American Insurance Company	6	\$10,934,583	0.1%	62
22136	Great American Insurance Company of NY	2	\$26,343,445	0.3%	9
31135	Great American Security Insurance Company	0	\$25,411	0.0%	0
33723	Great American Spirit Insurance Company	0	\$3,111	0.0%	0
25224	Great Divide Insurance Company	0	\$598,650	0.0%	0
20303	Great Northern Insurance Company	2	\$21,518,708	0.3%	11
11371	Great West Casualty Company	10	\$29,766,165	0.4%	38
22322	Greenwich Insurance Company	0	\$9,700,161	0.1%	0
14117	Grinnell Mutual Reinsurance Company	33	\$20,012,550	0.3%	188
16144	Grinnell Select Insurance Company	4	\$1,593,985	0.0%	286
36650	Guarantee Company of North America USA	0	\$105,482	0.0%	0
11398	Guarantee Insurance Company	0	\$3,564,075	0.0%	0
11401	Guaranty National Insurance Company	0	\$132,489	0.0%	0
42331	Guideone America Insurance Company	2	\$3,203,503	0.0%	71
42803	Guideone Elite Insurance Company	0	\$6,235,241	0.1%	0
15032	Guideone Mutual Insurance Company	18	\$10,489,486	0.1%	195
14559	Guideone Specialty Mutual Insurance Company	2	\$2,048,709	0.0%	111
42811	Gulf Underwriters Insurance Company	0	\$1,303,272	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
22292	Hanover Insurance Company The	7	\$2,997,297	0.0%	266
26433	Harco National Insurance Company	1	\$6,627,039	0.1%	17
23582	Harleysville Insurance Company	0	\$296,896	0.0%	0
14168	Harleysville Mutual Insurance Co	0	\$68,021	0.0%	0
22357	Hartford Accident & Indemnity Co	4	\$3,404,483	0.0%	134
29424	Hartford Casualty Ins Co	13	\$21,903,807	0.3%	68
19682	Hartford Fire Insurance Company	6	\$51,947,950	0.7%	13
37478	Hartford Insurance Co Of Midwest The	6	\$9,334,846	0.1%	73
11452	Hartford Steam Boiler Inspection & Ins	0	\$4,638,957	0.1%	0
30104	Hartford Underwriters Insurance Co	106	\$58,292,542	0.7%	207
31550	Haulers Insurance Company Inc	10	\$4,893,588	0.1%	233
36919	Hawkeye Security Insurance Company	6	\$19,529,697	0.2%	35
35904	Health Care Indemnity Inc	0	\$5,814,321	0.1%	0
32077	Heritage Casualty Insurance Company	1	\$611,323	0.0%	186
39527	Heritage Indemnity Company	0	\$181,461	0.0%	0
21741	Homeland Central Insurance Company	3	\$3,248	0.0%	9,999
20419	Homesite Indemnity Company	14	\$2,454,196	0.0%	649
22578	Horace Mann Insurance Company	3	\$874,717	0.0%	390
22756	Horace Mann Property & Casualty Ins Co	1	\$545,080	0.0%	209
25054	Hudson Insurance Company	0	\$573,214	0.0%	0
23817	Illinois National Insurance Company	22	\$17,723,603	0.2%	141
43575	Indemnity Insurance Co Of North America	0	\$7,016,252	0.1%	0
29831	Independent Mutual Fire Insurance Company	0	\$71,415	0.0%	0
14265	Indiana Lumbermens Mutual Ins Co	0	\$7,199,735	0.1%	0
22268	Infinity Insurance Company	1	\$3,993	0.0%	9,999
23264	Inland Insurance Company	0	\$77,865	0.0%	0
19429	Insurance Co Of The State Of PA	15	\$15,556,397	0.2%	110
22713	Insurance Company Of North America	2	\$772,227	0.0%	295
27847	Insurance Company Of The West	0	\$656,572	0.0%	0
37257	Insurance Corporation Of Hannover	0	\$2,939,254	0.0%	0
10922	Insuremax Insurance Company	0	\$145,894	0.0%	0
22780	Integon General Insurance Corporation	2	\$505,249	0.0%	451
22772	Integon Indemnity Corp	2	\$650,027	0.0%	350
29742	Integon National Insurance Company	2	\$611,772	0.0%	372
10037	Interlex Insurance Company	1	\$-13,217	- 0.0%	-8,612
33367	Intermed Insurance Company	2	\$16,049,959	0.2%	14
24139	International Bus & Mercantile Reassur	0	\$4,805	0.0%	0
11592	International Fidelity Insurance Co	1	\$944,665	0.0%	120
22837	Interstate Indemnity Company	7	\$4,523,012	0.1%	176
10749	Intrepid Insurance Company	0	\$653,826	0.0%	0
32921	Ismie Mutual Insurance Company	0	\$342,050	0.0%	0
14354	Jewelers Mutual Insurance Company	0	\$1,597,681	0.0%	0
25690	K-m Insurance Company	0	\$869	0.0%	0
15962	Kansas Bankers Surety Company The	0	\$3,497,632	0.0%	0
20885	Kansas City Fire & Marine Ins Co	1	\$2,632,253	0.0%	43

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
34703	Kansas Medical Mutual Ins Co	0	\$1,583,706	0.0%	0
10914	Kemper Independence Insurance Company	1	\$1,067,982	0.0%	107
26077	Lancer Insurance Company	2	\$4,172,569	0.1%	55
11738	Leader Insurance Company	3	\$683,926	0.0%	499
24422	Legion Insurance Company- <i>Revoked</i>	1	.	.	.
37940	Lexington National Insurance Corporation	0	\$6,059	0.0%	0
13307	Lexon Insurance Company	0	\$258,960	0.0%	0
42404	Liberty Insurance Corporation	3	\$15,148,594	0.2%	23
19917	Liberty Insurance Underwriters Inc.	0	\$4,755,167	0.1%	0
23035	Liberty Mutual Fire Insurance Co	75	\$95,117,967	1.2%	90
23043	Liberty Mutual Insurance Company	3	\$19,511,045	0.2%	18
33855	Lincoln General Insurance Co	9	\$14,495,006	0.2%	71
14400	Lititz Mutual Insurance Company	19	\$9,373,601	0.1%	231
36447	LM General Insurance Company	2	\$69,618	0.0%	3,270
33600	LM Insurance Corporation	2	\$580,727	0.0%	392
36439	LM Personal Insurance Company	0	\$5,982	0.0%	0
32352	LM Property & Casualty Insurance Company	29	\$3,556,765	0.0%	928
22977	Lumbermens Mutual Casualty Co	1	\$598,809	0.0%	190
23108	Lumbermens Underwriting Alliance	1	\$878,670	0.0%	130
35769	Lyndon Property Insurance Company	3	\$11,273,076	0.1%	30
36897	Manufacturers Alliance Insurance Company	0	\$169,326	0.0%	0
28932	Markel American Insurance Company	1	\$3,099,136	0.0%	37
38970	Markel Insurance Company	1	\$1,528,842	0.0%	74
19356	Maryland Casualty Company	11	\$8,718,142	0.1%	144
22306	Massachusetts Bay Ins Co	1	\$727,591	0.0%	156
12041	MBIA Insurance Corporation	0	\$6,926,831	0.1%	0
33391	Medical Assurance Co Inc The	1	\$31,035,308	0.4%	4
10686	Medical Liability Alliance	0	\$6,157,929	0.1%	0
11843	Medical Protective Company	1	\$23,032,494	0.3%	5
22241	Medmarc Casualty Insurance Company	0	\$249,457	0.0%	0
33650	Mendota Insurance Company	24	\$5,373,230	0.1%	508
31968	Merastar Insurance Company	0	\$341,591	0.0%	0
14494	Merchants Bonding Co (mutual	0	\$887,102	0.0%	0
23353	Meridian Security Insurance Company	0	\$1,946	0.0%	0
40169	Metropolitan Casualty Ins Co	2	\$534,493	0.0%	426
25321	Metropolitan Direct P&C Ins Co	7	\$2,886,780	0.0%	276
39950	Metropolitan General Ins Co	4	\$1,001,042	0.0%	455
34339	Metropolitan Group Prop & Cas Ins Co	10	\$8,388,627	0.1%	136
26298	Metropolitan Property & Casualty Ins Co	18	\$8,685,070	0.1%	236
40150	MGA Insurance Company Inc	0	\$405	0.0%	0
18740	MGIC Indemnity Corporation	0	\$5,461	0.0%	0
38660	MIC General Insurance Corporation	1	\$1,497,149	0.0%	76
38601	MIC Property & Casualty Ins Corp	0	\$1,100,464	0.0%	0
14508	Michigan Millers Mutual Ins Co	0	\$5,822,726	0.1%	0
21687	Mid Century Insurance Company	153	\$78,884,116	1.0%	221

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
23418	Mid-continent Casualty Company	1	\$2,770,328	0.0%	41
23434	Middlesex Insurance Company	0	\$193,216	0.0%	0
23612	Midwest Employers Casualty Company	0	\$7,861,083	0.1%	0
23515	Midwestern Indemnity Company The	24	\$32,648,225	0.4%	84
40185	Millers Classified Insurance Company	8	\$5,528,128	0.1%	165
14583	Millers First Insurance Company	12	\$5,780,168	0.1%	236
42234	Minnesota Lawyers Mutual Insurance Company	0	\$53,322	0.0%	0
11964	Missouri Doctors Mutual Insurance Company	0	\$1,619,100	0.0%	0
10191	Missouri Employers Mutual Ins Co	69	\$155,294,266	2.0%	51
27642	Missouri Hospital Plan	0	\$31,956,355	0.4%	0
11582	Missouri Physicians Mutual	1	\$33,013,786	0.4%	3
00103	Missouri Property Ins Placement Facility	9	\$3,411,612	0.0%	300
20362	Mitsui Sumitomo Ins Co of America	1	\$1,759,874	0.0%	65
22551	Mitsui Sumitomo Insurance USA Inc	0	\$667,041	0.0%	0
29858	Mortgage Guaranty Ins Corp	0	\$25,055,414	0.3%	0
22012	Motors Insurance Corporation	0	\$4,447,054	0.1%	0
27014	Mutual Fire & Storm Insurance Co	0	\$10,957	0.0%	0
11878	Mutualaid Exchange	0	\$360,577	0.0%	0
30945	National Alliance Insurance Co	0	\$15,730	0.0%	0
23663	National American Insurance Company	1	\$1,481,574	0.0%	77
11991	National Casualty Company	14	\$10,389,999	0.1%	153
16217	National Farmers Union P&C Company	0	\$852,446	0.0%	0
15679	National Fire & Indemnity Exchange	0	\$354,177	0.0%	0
20478	National Fire Ins Co Of Hartford	1	\$4,009,497	0.1%	28
42447	National General Assurance Company	9	\$3,044,729	0.0%	336
23728	National General Ins Co	13	\$4,660,804	0.1%	317
14788	National Grange Mutual Insurance Company	0	\$50	0.0%	0
20087	National Indemnity Company	9	\$8,000,410	0.1%	128
27944	National Insurance Association	9	\$2,667,772	0.0%	384
32620	National Interstate Insurance Company	3	\$4,376,285	0.1%	78
20052	National Liability & Fire Ins Co	4	\$4,052,231	0.1%	112
15474	National Lloyds Insurance Company	8	\$998,499	0.0%	912
22608	National Specialty Insurance Company	0	\$159,979	0.0%	0
21881	National Surety Corporation	2	\$7,153,420	0.1%	32
19445	National Union Fire Ins Co of Pittsburgh	8	\$71,715,143	0.9%	13
26093	Nationwide Affinity Insurance Co Of America	0	\$1,050,361	0.0%	0
28223	Nationwide Agribusiness Ins Co	2	\$3,566,527	0.0%	64
25453	Nationwide Insurance Company Of America	0	\$402,942	0.0%	0
23779	Nationwide Mutual Fire Insurance Co	6	\$1,606,407	0.0%	425
23787	Nationwide Mutual Insurance Company	32	\$42,851,113	0.5%	85
37877	Nationwide Property & Casualty Ins Co	2	\$659,706	0.0%	345
25240	NAU Country Insurance Company	3	\$4,865,085	0.1%	70
42307	Navigators Insurance Company	0	\$1,656,774	0.0%	0
15865	NCMIC Insurance Company	0	\$1,563,491	0.0%	0
10317	Neighborhood Spirit Property & Casualty Co	4	\$283,372	0.0%	1,607

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
24171	Netherlands Insurance Company The	0	\$1,862,108	0.0%	0
23841	New Hampshire Insurance Company	8	\$8,612,327	0.1%	106
12130	New South Insurance Company	3	\$2,159,966	0.0%	158
16608	New York Marine & General Ins Co	0	\$1,294,749	0.0%	0
29700	North American Elite Insurance Company	0	\$1,551	0.0%	0
29874	North American Specialty Ins Co	3	\$3,593,577	0.0%	95
27740	North Pointe Insurance Company	0	\$31,717	0.0%	0
21105	North River Insurance Company The	0	\$1,589,806	0.0%	0
36455	Northbrook Indemnity Co	2	\$1,777,827	0.0%	128
38369	Northern Assurance Co Of America	0	\$1,680,712	0.0%	0
19372	Northern Insurance Co Of New York	2	\$1,465,178	0.0%	155
27987	Northfield Insurance Company	1	\$1,661,991	0.0%	68
24015	Northland Insurance Company	4	\$7,528,548	0.1%	60
34630	Oak River Insurance Company	6	\$8,386,311	0.1%	81
23248	Occidental Fire & Casualty Co Of NC	2	\$4,881,181	0.1%	47
24074	Ohio Casualty Insurance Company	5	\$15,809,548	0.2%	36
24104	Ohio Farmers Insurance Co	0	\$23,676	0.0%	0
26565	Ohio Indemnity Company	0	\$3,995	0.0%	0
24082	Ohio Security Insurance Company	0	\$140,678	0.0%	0
36625	Old Reliable Casualty Company	31	\$4,748,058	0.1%	743
24147	Old Republic Insurance Company	3	\$15,242,096	0.2%	22
40444	Old Republic Surety Company	2	\$721,674	0.0%	315
37060	Old United Casualty Company	5	\$1,103,551	0.0%	516
39098	Omni Insurance Company	23	\$5,224,632	0.1%	501
20621	Onebeacon America Insurance Company	0	\$2,316,117	0.0%	0
21970	Onebeacon Insurance Company	4	\$4,826,637	0.1%	94
32700	Owners Insurance Company	9	\$26,282,061	0.3%	39
22748	Pacific Employers Insurance Company	2	\$785,084	0.0%	290
20346	Pacific Indemnity Company	4	\$6,328,521	0.1%	72
37850	Pacific Specialty Insurance Company	0	\$53,752	0.0%	0
10222	PACO Assurance Company Inc	0	\$203,683	0.0%	0
29572	PAFCO General Ins Co- <i>Suspended-</i>	1	.	.	.
18333	Peerless Indemnity Insurance Company	0	\$10,770	0.0%	0
24198	Peerless Insurance Company	1	\$15,469,443	0.2%	7
32859	Penn America Ins Co	1	\$159,384	0.0%	714
21962	Pennsylvania General Insurance Company	24	\$102,000	0.0%	9,999
14974	Pennsylvania Lumbermens Mutual Ins Co	0	\$2,290,582	0.0%	0
12262	Pennsylvania Manufacturers Assoc Ins C	0	\$956,365	0.0%	0
41424	Pennsylvania Manufacturers Indemnity Co	0	\$170	0.0%	0
14990	Pennsylvania National Mutual Casualty Ins Co	0	\$117,675	0.0%	0
12297	Petroleum Casualty Company	0	\$313	0.0%	0
13714	Pharmacists Mutual Insurance Company	2	\$5,623,380	0.1%	40
18058	Philadelphia Indemnity Insurance Co	2	\$20,796,178	0.3%	11
25623	Phoenix Insurance Company The	4	\$7,285,082	0.1%	62
11704	Physicians Professional Indemnity Association	0	\$5,836,224	0.1%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
12670	Pioneer General Insurance Company	0	\$687	0.0%	0
18619	Platte River Insurance Company	0	\$428,640	0.0%	0
27251	PMI Mortgage Ins Co	0	\$14,867,793	0.2%	0
14460	Podiatry Ins Co of America	0	\$782,714	0.0%	0
44083	Preferred Physicians Medical RRG Inc	0	\$2,175,214	0.0%	0
36234	Preferred Professional Insurance Company	0	\$3,103,510	0.0%	0
10800	Premier Group Insurance Company	0	\$373,954	0.0%	0
34312	Producers Agriculture Insurance Company	0	\$2,236,951	0.0%	0
12513	Professional Liability Ins Co Of America	2	\$1,517,929	0.0%	150
11127	Professional Solutions Insurance Company	0	\$790,494	0.0%	0
25585	Professionals Direct Insurance Company	0	\$1,098,499	0.0%	0
24260	Progressive Casualty Insurance Co	34	\$13,079,601	0.2%	296
42994	Progressive Classic Insurance Company	54	\$25,666,286	0.3%	239
16322	Progressive Direct Insurance Company	43	\$25,678,759	0.3%	191
24279	Progressive Max Insurance Company	38	\$32,993,466	0.4%	131
42919	Progressive Northwestern Ins Co	136	\$91,515,480	1.2%	169
37834	Progressive Preferred Insurance Company	33	\$30,041,986	0.4%	125
32786	Progressive Specialty Ins Co	10	\$7,454,393	0.1%	153
34690	Property & Casualty Ins Co Of Hartford	34	\$19,354,905	0.2%	200
12416	Protective Insurance Company	0	\$12,350,623	0.2%	0
28711	Providence Property & Casualty Ins Co	0	\$170,282	0.0%	0
15059	Public Service Mutual Insurance Co	0	\$1,952	0.0%	0
39217	QBE Insurance Corporation	0	\$1,376,257	0.0%	0
10829	Quadrant Indemnity Insurance Co	0	\$60,396	0.0%	0
23752	Quanta Indemnity Company	0	\$1,349,875	0.0%	0
36250	Radian Asset Assurance Inc	0	\$1,406,152	0.0%	0
33790	Radian Guaranty Inc	0	\$11,231,893	0.1%	0
15466	Realm National Insurance Company-Revoked-	0	\$436	0.0%	0
37303	Redland Insurance Company	0	\$135,393	0.0%	0
24449	Regent Insurance Company	1	\$3,685,236	0.0%	31
43753	Republic Indemnity Co Of California	0	\$156,585	0.0%	0
22179	Republic Indemnity Company Of America	0	\$31,756	0.0%	0
28452	Republic Mortgage Insurance Company	0	\$8,954,378	0.1%	0
31089	Republic Western Ins Co	4	\$267,748	0.0%	1,700
43044	Response Insurance Company	0	\$83,113	0.0%	0
26050	Response Worldwide Insurance Company	0	\$217,982	0.0%	0
36684	Riverport Insurance Company	0	\$695,903	0.0%	0
28860	RLI Indemnity Company	0	\$26,464	0.0%	0
13056	RLI Insurance Company	0	\$6,442,550	0.1%	0
42706	Roche Surety & Casualty Company Inc	0	\$52,635	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$397,328	0.0%	0
24678	Royal Indemnity Company	4	\$18,697,745	0.2%	24
22314	RSUI Indemnity Company	0	\$2,914,388	0.0%	0
39039	Rural Community Insurance Company	0	\$10,793,217	0.1%	0
24740	Safeco Insurance Co Of America	91	\$50,282,941	0.6%	206

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
39012	Safeco Insurance Company Of Illinois	122	\$83,310,742	1.1%	167
24759	Safeco National Insurance Company	1	\$33,022,520	0.4%	3
11123	Safety First Insurance Company	0	\$101,405	0.0%	0
15105	Safety National Casualty Corporation	0	\$10,620,938	0.1%	0
40460	Sagamore Insurance Company	15	\$7,326,787	0.1%	233
16551	Savers Property & Casualty Ins Co	5	\$19,454,296	0.2%	29
15580	Scottsdale Indemnity Company	1	\$387,608	0.0%	294
15563	Sea Bright Insurance Company	0	\$9,759	0.0%	0
22535	Seaboard Surety Company	0	\$422,900	0.0%	0
22543	Secura Insurance A Mutual Company	12	\$19,473,699	0.2%	70
10239	Secura Supreme Insurance Company	2	\$4,640,255	0.1%	49
24902	Security Insurance Company Of Hartford	1	\$5,723,911	0.1%	20
19879	Security National Insurance Company	6	\$1,622,500	0.0%	421
39926	Selective Ins Co Of The Southeast	0	\$616,544	0.0%	0
19259	Selective Insurance Co Of S Carolina	1	\$873,185	0.0%	130
12572	Selective Insurance Company Of America	0	\$17,027	0.0%	0
10936	Seneca Insurance Company Inc	0	\$512,615	0.0%	0
11000	Sentinel Insurance Company Ltd	0	\$709,746	0.0%	0
24988	Sentry Insurance A Mutual Company	10	\$16,319,379	0.2%	70
21180	Sentry Select Insurance Company	2	\$20,469,564	0.3%	11
36560	Service Insurance Company	0	\$9,892	0.0%	0
30503	Shelby Casualty Insurance Company	74	\$2,886,899	0.0%	2,918
23361	Shelter General Ins Co	18	\$12,440,155	0.2%	165
23388	Shelter Mutual Insurance Co	325	\$281,043,008	3.6%	132
26557	Shelter Reinsurance Company	0	\$5,000	0.0%	0
35408	Sirius America Insurance Company	1	\$1,191,966	0.0%	95
11126	Sompo Japan Insurance Company Of America	0	\$1,338,276	0.0%	0
19216	Southern Insurance Company	0	\$254,413	0.0%	0
16047	Southern Pioneer Property & Casualty Ins Co	0	\$623,293	0.0%	0
24767	St Paul Fire & Marine Insurance Co	12	\$56,936,865	0.7%	24
24775	St Paul Guardian Insurance Company	1	\$4,635,178	0.1%	25
41750	St Paul Medical Liability Insurance Co	0	\$1,885	0.0%	0
24791	St Paul Mercury Insurance Company	2	\$17,295,254	0.2%	13
19224	St Paul Protective Insurance Company	0	\$295,923	0.0%	0
19070	Standard Fire Insurance Company	38	\$18,761,828	0.2%	231
42986	Standard Guaranty Insurance Company	0	\$228,787	0.0%	0
18023	Star Insurance Company	1	\$2,243,464	0.0%	51
40045	Starnet Insurance Company	0	\$584,063	0.0%	0
19530	State Auto National Insurance Company	1	\$1,646,453	0.0%	69
25127	State Auto Property & Casualty Ins Co	12	\$30,554,072	0.4%	45
25135	State Automobile Mutual Ins Co	1	\$1,749,105	0.0%	65
25143	State Farm Fire & Casualty Company	351	\$395,575,243	5.0%	101
25151	State Farm General Insurance Co	2	\$-219	- 0.0%	9,999
25178	State Farm Mutual Automobile Ins Co	368	\$611,443,219	7.8%	69
12831	State National Insurance Company Inc	2	\$3,699,915	0.0%	62

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
41416	Statewide Insurance Company- <i>Revoked</i>	3	.	.	.
10952	Stonebridge Casualty Insurance Company	0	\$1,254,913	0.0%	0
10340	Stonington Insurance Company	0	\$1,460,946	0.0%	0
40436	Stratford Insurance Company	4	\$3,362,655	0.0%	135
40134	SUA Insurance Company	0	\$107,339	0.0%	0
10909	Sun Surety Insurance Company	0	\$4,398	0.0%	0
24047	Surety Bonding Company Of America	0	\$42,628	0.0%	0
12866	T H E Insurance Company	0	\$1,743,836	0.0%	0
22683	Teachers Insurance Company	4	\$2,329,301	0.0%	195
42376	Technology Insurance Company	2	\$980,765	0.0%	232
39497	TICO Insurance Company	13	\$5,045,876	0.1%	293
25534	TIG Insurance Company	1	\$2,753,512	0.0%	41
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$2,531,495	0.0%	0
37621	Toyota Motor Insurance Company	0	\$632,705	0.0%	0
42749	Traders Insurance Company	36	\$5,083,437	0.1%	806
41238	Trans Pacific Insurance Company	0	\$11,262	0.0%	0
20486	Transcontinental Insurance Company	1	\$5,499,393	0.1%	21
28886	Transguard Ins Co of America Inc	2	\$3,301,511	0.0%	69
20494	Transportation Insurance Company	4	\$11,696,218	0.1%	39
28188	Travco Insurance Company	4	\$2,725,830	0.0%	167
19038	Travelers Casualty & Surety Co	1	\$6,416,580	0.1%	18
31194	Travelers Casualty & Surety Co Of America	2	\$16,352,907	0.2%	14
19046	Travelers Casualty Ins Co of America	0	\$919,730	0.0%	0
40282	Travelers Commercial Casualty Company	57	\$65,009,756	0.8%	100
36137	Travelers Commercial Insurance Company	3	\$2,868,740	0.0%	119
27998	Travelers Home & Marine Ins Co The	0	\$999,051	0.0%	0
25666	Travelers Indemnity Co Of America	4	\$14,412,636	0.2%	32
25682	Travelers Indemnity Co Of Connecticut	0	\$11,822,890	0.2%	0
25658	Travelers Indemnity Company	6	\$30,287,428	0.4%	23
38130	Travelers Personal Insurance Company	7	\$7,027,158	0.1%	113
25674	Travelers Prop Casualty Co of America	7	\$56,448,266	0.7%	14
36161	Travelers Property Casualty Ins Co	3	\$1,240,322	0.0%	275
31003	Tri State Insurance Co Of Minnesota	1	\$1,203,378	0.0%	95
24350	Triad Guaranty Insurance Corp	0	\$648,996	0.0%	0
15954	Trinity Universal Ins Co Of Kansas Inc	3	\$557,510	0.0%	612
19887	Trinity Universal Insurance Company	4	\$2,309,861	0.0%	197
41211	Triton Insurance Company	0	\$445,000	0.0%	0
41106	Triumphe Casualty Company	0	\$43,086	0.0%	0
21709	Truck Insurance Exchange	12	\$13,163,521	0.2%	104
27120	Trumbull Insurance Company	4	\$2,059,021	0.0%	221
29459	Twin City Fire Ins Co	9	\$26,967,638	0.3%	38
29599	U S Specialty Insurance Company	0	\$3,475,110	0.0%	0
37893	Ulico Casualty Company	0	\$480,152	0.0%	0
25844	Union Insurance Co	0	\$1,386,887	0.0%	0
21423	Union Insurance Co Of Providence	4	\$1,196,242	0.0%	381

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
11770	United Financial Casualty Company	0	\$2,616,082	0.0%	0
13021	United Fire & Casualty Company	12	\$32,015,392	0.4%	43
19496	United Fire & Indemnity Company	1	\$2,410,673	0.0%	47
26999	United Guaranty Mortgage Indemnity Co	0	\$147,266	0.0%	0
15873	United Guaranty Residential Ins Co	0	\$12,162,969	0.2%	0
16667	United Guaranty Residential Ins NC	0	\$174,499	0.0%	0
41335	United National Specialty Insurance Company	0	\$109,106	0.0%	0
25941	United Services Automobile Association	33	\$53,222,022	0.7%	71
25887	United States Fidelity & Guaranty Co	6	\$8,294,493	0.1%	82
21113	United States Fire Insurance Company	0	\$7,625,391	0.1%	0
25895	United States Liability Insurance Co	0	\$2,151,568	0.0%	0
29157	United Wisconsin Insurance Company	0	\$142,213	0.0%	0
10915	Unitrin Direct Property & Casualty Company	6	\$1,288,522	0.0%	530
25909	Unitrin Preferred Insurance Company	0	\$72,808	0.0%	0
42862	Universal Casualty Company	0	\$10,667	0.0%	0
32867	Universal Fire & Casualty Insurance Company	1	\$286,303	0.0%	398
25933	Universal Surety Company	0	\$418,071	0.0%	0
13200	Universal Surety Of America	1	\$128,509	0.0%	886
41181	Universal Underwriters Ins Co	6	\$27,691,982	0.4%	25
40843	Universal Underwriters Of TX Ins Co	0	\$8,998	0.0%	0
25968	USAA Casualty Insurance Company	29	\$27,709,357	0.4%	119
18600	USAA General Indemnity Company	2	\$2,291,867	0.0%	99
25976	Utica Mutual Insurance Company	1	\$1,835,493	0.0%	62
26611	Valiant Ins Co	0	\$46,068	0.0%	0
20508	Valley Forge Insurance Company	1	\$4,912,827	0.1%	23
21172	Vanliner Insurance Company	6	\$22,999,569	0.3%	30
18759	Verex Assurance Incorporated	0	\$7,646	0.0%	0
10815	Verlan Fire Insurance Company	0	\$406,007	0.0%	0
11762	Vesta Fire Insurance Corp	0	\$3,394	0.0%	0
10644	Victoria Automobile Insurance Co	2	\$210,323	0.0%	1,082
42889	Victoria Fire & Casualty Company	0	\$297,737	0.0%	0
20397	Vigilant Insurance Company	4	\$9,163,730	0.1%	50
13137	Viking Insurance Company Of Wisconsin	22	\$4,836,765	0.1%	518
40827	Virginia Surety Company Inc	8	\$6,129,079	0.1%	149
35971	Voyager Property & Casualty Ins Co	1	\$4,396,405	0.1%	26
26085	Warner Insurance Company	0	\$54,262	0.0%	0
32778	Washington International Insurance Co	0	\$477,704	0.0%	0
26069	Wausau Business Insurance Company	0	\$2,038,167	0.0%	0
26042	Wausau Underwriters Ins Co	1	\$11,917,840	0.2%	10
25011	Wesco Insurance Company	0	\$1,014,572	0.0%	0
44393	West American Insurance Company	5	\$12,157,620	0.2%	47
21121	Westchester Fire Insurance Company	1	\$15,403,260	0.2%	7
27871	Western Agricultural Insurance Company	11	\$3,847,786	0.0%	325
13188	Western Surety Company	1	\$6,664,356	0.1%	17
24112	Westfield Insurance Company	0	\$378,732	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
34207	Westport Insurance Corporation	7	\$27,165,365	0.3%	29
12599	Windsor Insurance Company	9	\$1,860,838	0.0%	551
31232	Work First Casualty Company	2	\$124,253	0.0%	1,832
13250	Workmens Auto Insurance Company	8	\$1,671,481	0.0%	545
20311	XL Capital Assurance Inc	0	\$2,570,297	0.0%	0
24554	XL Insurance America Inc	0	\$5,239,846	0.1%	0
37885	XL Specialty Insurance Company	1	\$16,915,715	0.2%	7
26220	Yosemite Insurance Company	2	\$349,812	0.0%	651
27090	Young America Insurance Company	7	\$3,434,021	0.0%	232
13269	Zenith Insurance Company	1	\$6,621,869	0.1%	17
27855	Zurich American Ins Co Of Illinois	1	\$6,635,542	0.1%	17
16535	Zurich American Insurance Company	15	\$84,778,458	1.1%	20
Total		6,916	\$7,872,304,498	100.0%	.

Private Passenger Automobile Insurance

Complaint Indices

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
22667	Ace American Insurance Company	0	\$27,277	0.0%	0
14184	Acuity A Mutual Insurance Company	1	\$635,485	0.0%	112
33898	Aegis Security Insurance Company	0	\$7,041	0.0%	0
42609	Affirmative Insurance Company	30	\$4,638,908	0.2%	459
34789	AIG Centennial Insurance Company	1	\$273,430	0.0%	259
36587	AIG National Insurance Company Inc	2	\$1,477,809	0.1%	96
20796	AIG Premier Insurance Company	4	\$662,100	0.0%	428
19399	AIU Insurance Company	18	\$4,174,660	0.1%	306
12188	Alfa Vision Insurance Corporation	2	\$818,598	0.0%	173
42579	Allied Property & Casualty Ins Co	17	\$11,926,348	0.4%	101
41840	Allmerica Financial Benefit Insurance Company	1	\$143,580	0.0%	494
19240	Allstate Indemnity Company	32	\$11,520,844	0.4%	197
19232	Allstate Insurance Company	93	\$66,224,419	2.4%	100
17230	Allstate Property & Casualty Ins Co	92	\$69,774,969	2.5%	94
38156	Alpha Property & Casualty Insurance Co	26	\$6,018,266	0.2%	306
19100	AMCO Insurance Company	29	\$20,692,717	0.7%	99
10111	American Bankers Ins Co Of Florida	2	\$2,371,065	0.1%	60
20427	American Casualty Co Of Reading PA	2	\$1,133	0.0%	9,999
19690	American Economy Insurance Company	9	\$444,574	0.0%	1,436
23450	American Family Home Insurance Company	0	\$3,261,730	0.1%	0
19275	American Family Mutual Ins Co	494	\$419,881,236	15.1%	83
24066	American Fire & Casualty Company	1	\$593,599	0.0%	119
19380	American Home Assurance Company	14	\$3,255,060	0.1%	305
32220	American International Ins Co	8	\$2,561,661	0.1%	221
40258	American International South Ins Co	33	\$14,998,642	0.5%	156
10200	American Live Stock Insurance Co	5	\$361,552	0.0%	981
30562	American Manufacturers Mutual Ins Co	0	\$12,416	0.0%	0
23469	American Modern Home Insurance Co	0	\$2,683,097	0.1%	0
22918	American Motorists Insurance Co	1	\$214,277	0.0%	331
39942	American National General Ins Co	0	\$1,608,502	0.1%	0
28401	American National Property & Casualty Co	28	\$18,345,815	0.7%	108
37001	American Premier Insurance Company	0	\$41,784	0.0%	0
19615	American Reliable Insurance Company	0	\$80,487	0.0%	0
42978	American Security Insurance Company	0	\$50,397	0.0%	0
42897	American Service Insurance Company	16	\$960,853	0.0%	1,181
19283	American Standard Ins Co Of Wisconsin	141	\$99,999,223	3.6%	100
19704	American States Insurance Company	5	\$207,880	0.0%	1,706
37214	American States Preferred Ins Co	2	\$328,292	0.0%	432
25828	American Union Insurance Company- <i>Withdrawn</i>	0	\$136,346	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$1	0.0%	0
27928	Amex Assurance Company	3	\$2,581,182	0.1%	82
19976	AMICA Mutual Insurance Company	1	\$1,728,680	0.1%	41
19801	Argonaut Insurance Company	0	\$58,599	0.0%	0
41459	Armed Forces Insurance Exchange	1	\$196,393	0.0%	361
21792	Atlanta Casualty Company	1	\$58,434	0.0%	1,214

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
31925	Atlanta Specialty Insurance Company	3	\$30,879	0.0%	6,890
19895	Atlantic Mutual Insurance Company	4	\$1,470,981	0.1%	193
27235	Auto Club Family Insurance Company	31	\$11,657,182	0.4%	189
18988	Auto Owners Insurance Company	8	\$7,451,663	0.3%	76
15512	Automobile Club Inter-ins Exchange	130	\$92,188,424	3.3%	100
19062	Automobile Ins Co Of Hartford CT	2	\$1,304,534	0.0%	109
37540	Beazley Insurance Company Inc	5	\$1,550,504	0.1%	229
19402	Birmingham Fire Ins Co Of PA	0	\$140,549	0.0%	0
20095	Bituminous Casualty Corporation	0	\$2	0.0%	0
19658	Bristol West Insurance Company	2	\$410,729	0.0%	345
20117	California Casualty Indemnity Exchange	6	\$3,703,653	0.1%	115
15725	Cameron Mutual Insurance Company	15	\$21,604,756	0.8%	49
42498	Cameron National Insurance Company	0	\$1,678,541	0.1%	0
19909	Centennial Insurance Company	0	\$283,667	0.0%	0
37524	Charter Indemnity Company	38	\$7,010,779	0.3%	384
23280	Cincinnati Indemnity Company Inc	0	\$4,651	0.0%	0
10677	Cincinnati Ins Co The	6	\$6,040,817	0.2%	70
31534	Citizens Insurance Company Of America	0	\$58,428	0.0%	0
40371	Columbia Mutual Insurance Co	15	\$11,202,599	0.4%	95
10204	Consumers Insurance USA Inc	5	\$1,944,053	0.1%	182
20443	Continental Casualty Company	1	\$1,016	0.0%	9,999
10783	Cornerstone National Insurance Company	25	\$16,030,322	0.6%	111
20982	Country Casualty Ins Co	4	\$753,506	0.0%	376
20990	Country Mutual Insurance Company	13	\$6,114,279	0.2%	151
21008	Country Preferred Insurance Company	6	\$4,757,276	0.2%	89
10847	Cumis Insurance Society Inc	0	\$7	0.0%	0
21164	Dairyland Insurance Company	31	\$14,945,953	0.5%	147
37907	Deerbrook Insurance Company	3	\$1,641,111	0.1%	130
42587	Depositors Insurance Company	17	\$14,629,434	0.5%	82
42781	Direct General Insurance Company	3	\$352,792	0.0%	603
22926	Economy Fire & Casualty Company	0	\$14,709	0.0%	0
40649	Economy Premier Assurance Company	4	\$3,639,190	0.1%	78
21261	Electric Insurance Company	1	\$988,356	0.0%	72
21407	Emcasco Insurance Company	1	\$433,631	0.0%	164
21326	Empire Fire & Marine Insurance Co	3	\$76	0.0%	9,999
21415	Employers Mutual Casualty Company	2	\$90,183	0.0%	1,573
15130	Encompass Indemnity Company	2	\$3,013,386	0.1%	47
10071	Encompass Insurance Company Of America	4	\$2,293,850	0.1%	124
25712	Esurance Insurance Company	4	\$4,054,923	0.1%	70
11053	Farm & City Insurance Company- <i>Withdrawn</i>	1	\$65,457	0.0%	1,083
26859	Farm Bureau Town & Country Ins Co Of MO	100	\$60,540,732	2.2%	117
19194	Farmers Alliance Mutual Ins Co	2	\$1,455,915	0.1%	97
21628	Farmers Insurance Company Inc	237	\$124,045,456	4.5%	135
16381	Farmers Union Co-operative Ins Co Of NE	3	\$710,735	0.0%	299
20281	Federal Insurance Company	2	\$1,421,512	0.1%	100

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
13935	Federated Mutual Insurance Company	2	\$455,217	0.0%	312
28304	Federated Service Insurance Company	0	\$91,107	0.0%	0
35270	Fidelity & Casualty Co of NY	0	\$1,283	0.0%	0
25180	Fidelity National Insurance Company	2	\$2,771,759	0.1%	51
19852	Financial Indemnity Company	1	\$2,246,728	0.1%	32
42860	Firemans Fund Ins Co Of Missouri	2	\$-2,557	- 0.0%	9,999
21873	Firemans Fund Insurance Company	3	\$7,308,439	0.3%	29
10336	First Acceptance Insurance Company Inc	13	\$3,920,479	0.1%	235
33588	First Liberty Insurance Corp The	1	\$384,227	0.0%	185
11185	Foremost Insurance Co	7	\$2,736,814	0.1%	181
41513	Foremost Signature Insurance Company	0	\$81,529	0.0%	0
14249	Founders Insurance Company	3	\$-437	- 0.0%	9,999
28339	Gateway Insurance Company	22	\$4,927,436	0.2%	317
41491	GEICO Casualty Company	20	\$6,014,875	0.2%	236
35882	GEICO General Ins Co	41	\$33,694,487	1.2%	86
22055	GEICO Indemnity Company	27	\$13,969,297	0.5%	137
18821	General Casualty Co Of Illinois	2	\$-1,165	- 0.0%	9,999
24414	General Casualty Co Of Wisconsin	10	\$3,337,860	0.1%	212
24732	General Insurance Co Of America	2	\$24,242	0.0%	5,850
34622	Glens Falls Insurance Company The	14	\$4,118,694	0.1%	241
11044	GMAC Insurance Company Online Inc	1	\$360,170	0.0%	197
22063	Government Employees Insurance Co	22	\$18,060,949	0.6%	86
26832	Great American Alliance Insurance Company	0	\$9,685	0.0%	0
26344	Great American Assurance Company	4	\$5,635	0.0%	9,999
10646	Great American Contemporary IC	0	\$6,946	0.0%	0
16691	Great American Insurance Company	2	\$214,370	0.0%	662
22136	Great American Insurance Company of NY	0	\$23,110	0.0%	0
31135	Great American Security Insurance Company	0	\$25,411	0.0%	0
33723	Great American Spirit Insurance Company	0	\$2,536	0.0%	0
20303	Great Northern Insurance Company	0	\$1,774,520	0.1%	0
14117	Grinnell Mutual Reinsurance Company	12	\$5,715,375	0.2%	149
16144	Grinnell Select Insurance Company	4	\$1,593,985	0.1%	178
11401	Guaranty National Insurance Company	0	\$596	0.0%	0
42331	Guideone America Insurance Company	1	\$2,116,396	0.1%	34
42803	Guideone Elite Insurance Company	0	\$3,131,678	0.1%	0
15032	Guideone Mutual Insurance Company	5	\$2,143,071	0.1%	165
22292	Hanover Insurance Company The	3	\$65,902	0.0%	3,228
22357	Hartford Accident & Indemnity Co	4	\$721,988	0.0%	393
29424	Hartford Casualty Ins Co	4	\$160,295	0.0%	1,770
19682	Hartford Fire Insurance Company	2	\$3,203,204	0.1%	44
37478	Hartford Insurance Co Of Midwest The	6	\$1,921,334	0.1%	221
30104	Hartford Underwriters Insurance Co	74	\$21,434,773	0.8%	245
31550	Haulers Insurance Company Inc	9	\$3,503,370	0.1%	182
32077	Heritage Casualty Insurance Company	1	\$601,355	0.0%	118
21741	Homeland Central Insurance Company	1	\$-108	- 0.0%	9,999

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
22578	Horace Mann Insurance Company	1	\$288,643	0.0%	246
22756	Horace Mann Property & Casualty Ins Co	1	\$545,127	0.0%	130
23817	Illinois National Insurance Company	22	\$6,283,617	0.2%	248
22268	Infinity Insurance Company	1	\$3,993	0.0%	9,999
19429	Insurance Co Of The State Of PA	15	\$6,289,602	0.2%	169
22713	Insurance Company Of North America	0	\$2	0.0%	0
10922	Insuremax Insurance Company	0	\$145,894	0.0%	0
22780	Integon General Insurance Corporation	2	\$505,249	0.0%	281
22772	Integon Indemnity Corp	2	\$650,027	0.0%	218
29742	Integon National Insurance Company	2	\$480,538	0.0%	295
20885	Kansas City Fire & Marine Ins Co	1	\$1,581,608	0.1%	45
10914	Kemper Independence Insurance Company	0	\$589,172	0.0%	0
11738	Leader Insurance Company	2	\$425,279	0.0%	333
42404	Liberty Insurance Corporation	3	\$1,046,941	0.0%	203
23035	Liberty Mutual Fire Insurance Co	34	\$24,610,512	0.9%	98
23043	Liberty Mutual Insurance Company	2	\$2,641	0.0%	9,999
33855	Lincoln General Insurance Co	3	\$349,489	0.0%	609
36447	LM General Insurance Company	2	\$69,618	0.0%	2,037
36439	LM Personal Insurance Company	0	\$5,982	0.0%	0
32352	LM Property & Casualty Insurance Company	8	\$1,869,759	0.1%	303
22977	Lumbermens Mutual Casualty Co	0	\$165	0.0%	0
35769	Lyndon Property Insurance Company	1	\$699,291	0.0%	101
28932	Markel American Insurance Company	0	\$342,139	0.0%	0
19356	Maryland Casualty Company	1	\$31,822	0.0%	2,228
22306	Massachusetts Bay Ins Co	0	\$51,602	0.0%	0
33650	Mendota Insurance Company	24	\$5,346,872	0.2%	318
31968	Merastar Insurance Company	0	\$291,667	0.0%	0
23353	Meridian Security Insurance Company	0	\$1,857	0.0%	0
40169	Metropolitan Casualty Ins Co	2	\$534,493	0.0%	265
25321	Metropolitan Direct P&C Ins Co	7	\$2,886,780	0.1%	172
39950	Metropolitan General Ins Co	4	\$1,001,042	0.0%	283
34339	Metropolitan Group Prop & Casualty Ins Co	6	\$6,197,325	0.2%	69
26298	Metropolitan Property & Casualty Ins Co	8	\$4,150,014	0.1%	137
38660	MIC General Insurance Corporation	1	\$1,497,149	0.1%	47
21687	Mid Century Insurance Company	73	\$36,497,062	1.3%	142
23434	Middlesex Insurance Company	0	\$193,216	0.0%	0
23515	Midwestern Indemnity Company The	12	\$11,524,255	0.4%	74
40185	Millers Classified Insurance Company	4	\$3,458,543	0.1%	82
14583	Millers First Insurance Company	8	\$3,254,201	0.1%	174
22012	Motors Insurance Corporation	0	\$151	0.0%	0
30945	National Alliance Insurance Co	0	\$15,730	0.0%	0
42447	National General Assurance Company	9	\$3,044,729	0.1%	210
23728	National General Ins Co	13	\$4,660,804	0.2%	198
27944	National Insurance Association	9	\$2,667,772	0.1%	239
32620	National Interstate Insurance Company	2	\$268,696	0.0%	528

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
22608	National Specialty Insurance Company	0	\$133	0.0%	0
19445	National Union Fire Ins Co of Pittsburgh	4	\$1,871,954	0.1%	152
26093	Nationwide Affinity Insurance Co Of America	0	\$1,050,361	0.0%	0
25453	Nationwide Insurance Company Of America	0	\$239,107	0.0%	0
23779	Nationwide Mutual Fire Insurance Co	3	\$748,135	0.0%	284
23787	Nationwide Mutual Insurance Company	17	\$3,977,748	0.1%	303
37877	Nationwide Property & Casualty Ins Co	2	\$659,694	0.0%	215
25240	NAU Country Insurance Company	2	\$-24	- 0.0%	9,999
23841	New Hampshire Insurance Company	1	\$2,530	0.0%	9,999
12130	New South Insurance Company	3	\$2,159,966	0.1%	98
36455	Northbrook Indemnity Co	2	\$676,276	0.0%	210
24074	Ohio Casualty Insurance Company	1	\$261,081	0.0%	272
24082	Ohio Security Insurance Company	0	\$1,534	0.0%	0
35424	Old Republic Security Assurance Company	0	\$236	0.0%	0
39098	Omni Insurance Company	23	\$5,224,632	0.2%	312
20621	Onebeacon America Insurance Company	0	\$1,781	0.0%	0
32700	Owners Insurance Company	0	\$3,120,801	0.1%	0
20346	Pacific Indemnity Company	2	\$752,535	0.0%	188
37850	Pacific Specialty Insurance Company	0	\$26,424	0.0%	0
29572	PAFCO General Ins Co- <i>Suspended-</i>	1	.	.	.
24198	Peerless Insurance Company	0	\$27,541	0.0%	0
21962	Pennsylvania General Insurance Company	11	\$35,063	0.0%	9,999
13714	Pharmacists Mutual Insurance Company	2	\$588,931	0.0%	241
25623	Phoenix Insurance Company The	4	\$1,940,076	0.1%	146
24260	Progressive Casualty Insurance Co	16	\$7,165,172	0.3%	158
42994	Progressive Classic Insurance Company	51	\$24,477,904	0.9%	148
16322	Progressive Direct Insurance Company	43	\$25,678,759	0.9%	119
24279	Progressive Max Insurance Company	38	\$32,686,508	1.2%	82
42919	Progressive Northwestern Ins Co	124	\$72,813,784	2.6%	121
37834	Progressive Preferred Insurance Company	33	\$30,041,563	1.1%	78
32786	Progressive Specialty Ins Co	10	\$7,454,299	0.3%	95
34690	Property & Casualty Ins Co Of Hartford	27	\$13,745,215	0.5%	139
24449	Regent Insurance Company	1	\$68,994	0.0%	1,028
43044	Response Insurance Company	0	\$83,113	0.0%	0
26050	Response Worldwide Insurance Company	0	\$217,982	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$19,466	0.0%	0
24678	Royal Indemnity Company	0	\$18,585	0.0%	0
24740	Safeco Insurance Co Of America	22	\$65,300	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	122	\$83,310,742	3.0%	104
24759	Safeco National Insurance Company	1	\$33,022,520	1.2%	2
40460	Sagamore Insurance Company	9	\$2,623,347	0.1%	243
22543	Secura Insurance A Mutual Company	1	\$969,378	0.0%	73
10239	Secura Supreme Insurance Company	1	\$2,970,487	0.1%	24
24902	Security Insurance Company Of Hartford	0	\$3,606	0.0%	0
19879	Security National Insurance Company	3	\$670,749	0.0%	317

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
11000	Sentinel Insurance Company Ltd	0	\$681	0.0%	0
24988	Sentry Insurance A Mutual Company	2	\$2,568,748	0.1%	55
30503	Shelby Casualty Insurance Company	74	\$2,886,899	0.1%	1,818
23361	Shelter General Ins Co	16	\$8,211,611	0.3%	138
23388	Shelter Mutual Insurance Co	163	\$161,038,401	5.8%	72
24767	St Paul Fire & Marine Insurance Co	2	\$-273	- 0.0%	9,999
19224	St Paul Protective Insurance Company	0	\$66	0.0%	0
19070	Standard Fire Insurance Company	1	\$394,204	0.0%	180
19530	State Auto National Insurance Company	1	\$1,646,453	0.1%	43
25127	State Auto Property & Casualty Ins Co	7	\$7,166,853	0.3%	69
25135	State Automobile Mutual Ins Co	0	\$61	0.0%	0
25143	State Farm Fire & Casualty Company	49	\$47,823,843	1.7%	73
25178	State Farm Mutual Automobile Ins Co	361	\$583,921,515	21.0%	44
12831	State National Insurance Company Inc	2	\$1,459,834	0.1%	97
22683	Teachers Insurance Company	3	\$1,543,556	0.1%	138
39497	TICO Insurance Company	13	\$5,045,876	0.2%	183
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$43,130	0.0%	0
42749	Traders Insurance Company	36	\$5,083,437	0.2%	502
20486	Transcontinental Insurance Company	1	\$497	0.0%	9,999
20494	Transportation Insurance Company	1	\$534	0.0%	9,999
28188	Travco Insurance Company	3	\$2,725,830	0.1%	78
36137	Travelers Commercial Insurance Company	3	\$2,868,740	0.1%	74
27998	Travelers Home & Marine Ins Co The	0	\$990,542	0.0%	0
25666	Travelers Indemnity Co Of America	1	\$400,676	0.0%	177
25658	Travelers Indemnity Company	2	\$2,077	0.0%	9,999
38130	Travelers Personal Insurance Company	6	\$7,027,158	0.3%	61
36161	Travelers Property Casualty Ins Co	3	\$1,240,322	0.0%	172
15954	Trinity Universal Ins Co Of Kansas Inc	0	\$128,332	0.0%	0
19887	Trinity Universal Insurance Company	3	\$1,723,280	0.1%	123
27120	Trumbull Insurance Company	4	\$1,720,730	0.1%	165
29459	Twin City Fire Ins Co	7	\$164,823	0.0%	3,012
13021	United Fire & Casualty Company	0	\$726,638	0.0%	0
25941	United Services Automobile Association	24	\$36,073,311	1.3%	47
25887	United States Fidelity & Guaranty Co	1	\$-40	- 0.0%	9,999
10915	Unitrin Direct Property & Casualty Company	6	\$1,288,522	0.0%	330
25909	Unitrin Preferred Insurance Company	0	\$45,151	0.0%	0
41181	Universal Underwriters Ins Co	0	\$3,786	0.0%	0
25968	USAA Casualty Insurance Company	23	\$20,321,663	0.7%	80
18600	USAA General Indemnity Company	2	\$2,202,575	0.1%	64
20508	Valley Forge Insurance Company	0	\$21	0.0%	0
10644	Victoria Automobile Insurance Co	2	\$210,323	0.0%	674
42889	Victoria Fire & Casualty Company	0	\$297,737	0.0%	0
20397	Vigilant Insurance Company	0	\$1,450,002	0.1%	0
13137	Viking Insurance Company Of Wisconsin	22	\$4,836,765	0.2%	323
40827	Virginia Surety Company Inc	0	\$23,667	0.0%	0

Private Passenger Automobile Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
35971	Voyager Property & Casualty Ins Co	0	\$7,835	0.0%	0
26085	Warner Insurance Company	0	\$54,262	0.0%	0
44393	West American Insurance Company	3	\$2,066,853	0.1%	103
27871	Western Agricultural Insurance Company	11	\$3,847,786	0.1%	203
12599	Windsor Insurance Company	7	\$1,231,007	0.0%	403
13250	Workmens Auto Insurance Company	8	\$1,671,481	0.1%	339
27090	Young America Insurance Company	7	\$3,434,021	0.1%	145
Total		3,926	\$2,784,104,283	100.0%	.

Homeowners Insurance

Complaint Indices

Homeowners Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
22667	Ace American Insurance Company	0	\$573	0.0%	0
20699	Ace Property & Casualty Insurance Company	1	\$12,611,440	1.0%	5
14184	Acuity A Mutual Insurance Company	0	\$384,418	0.0%	0
33898	Aegis Security Insurance Company	1	\$75,725	0.0%	827
10014	Affiliated FM Insurance Company	0	\$1,928,726	0.2%	0
34789	AIG Centennial Insurance Company	1	\$45,412	0.0%	1,379
19186	Alliance Insurance Company Inc	5	\$1,838,293	0.1%	170
42579	Allied Property & Casualty Ins Co	13	\$11,646,093	0.9%	70
19240	Allstate Indemnity Company	47	\$29,635,986	2.4%	99
19232	Allstate Insurance Company	61	\$26,366,445	2.1%	145
17230	Allstate Property & Casualty Ins Co	3	\$4,485,334	0.4%	42
19100	AMCO Insurance Company	10	\$12,731,612	1.0%	49
10103	American Agricultural Insurance Co	0	\$158,749	0.0%	0
21849	American Automobile Insurance Co	1	\$7,075,238	0.6%	9
10111	American Bankers Ins Co Of Florida	7	\$939,439	0.1%	467
19690	American Economy Insurance Company	0	\$138,589	0.0%	0
23450	American Family Home Insurance Company	22	\$821,333	0.1%	1,678
19275	American Family Mutual Ins Co	309	\$244,839,815	19.9%	79
24066	American Fire & Casualty Company	2	\$641,258	0.1%	195
31208	American General Property Ins Co	1	\$7,429	0.0%	8,431
19380	American Home Assurance Company	0	\$173,934	0.0%	0
21857	American Insurance Company The	0	\$1,037,536	0.1%	0
32220	American International Ins Co	3	\$1,203,528	0.1%	156
40258	American International South Ins Co	0	\$19,045	0.0%	0
30562	American Manufacturers Mutual Ins Co	0	\$4,293	0.0%	0
23469	American Modern Home Insurance Co	13	\$2,737,451	0.2%	297
22918	American Motorists Insurance Co	0	\$120,416	0.0%	0
39942	American National General Ins Co	1	\$357,989	0.0%	175
28401	American National Property & Casualty Co	20	\$10,388,951	0.8%	121
19615	American Reliable Insurance Company	0	\$958,545	0.1%	0
42978	American Security Insurance Company	3	\$8,849,331	0.7%	21
19704	American States Insurance Company	2	\$2,724,727	0.2%	46
23396	Amerisure Mutual Insurance Company	0	\$11,410	0.0%	0
27928	Amex Assurance Company	3	\$843,430	0.1%	223
19976	AMICA Mutual Insurance Company	0	\$964,740	0.1%	0
41459	Armed Forces Insurance Exchange	1	\$1,115,060	0.1%	56
21865	Associated Indemnity Corporation	0	\$861,023	0.1%	0
19895	Atlantic Mutual Insurance Company	3	\$1,791,817	0.1%	105
27235	Auto Club Family Insurance Company	57	\$23,503,737	1.9%	152
18988	Auto Owners Insurance Company	16	\$14,618,714	1.2%	69
19062	Automobile Ins Co Of Hartford CT	20	\$4,158,164	0.3%	301
33022	AXA Insurance Company	0	\$85	0.0%	0
20370	Axis Reinsurance Company	0	\$187,881	0.0%	0
24813	Balboa Insurance Company	8	\$749,271	0.1%	669
37540	Beazley Insurance Company Inc	4	\$925,015	0.1%	271

Homeowners Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
19402	Birmingham Fire Ins Co Of PA	0	\$53,343	0.0%	0
20109	Bituminous Fire & Marine Ins Co	0	\$24	0.0%	0
13528	Brotherhood Mutual Insurance Co	0	\$136,950	0.0%	0
20117	California Casualty Indemnity Exchange	1	\$742,942	0.1%	84
20125	California Casualty Insurance Co	0	\$555	0.0%	0
15725	Cameron Mutual Insurance Company	21	\$15,683,903	1.3%	84
19909	Centennial Insurance Company	0	\$545,471	0.0%	0
34649	Centre Insurance Company	1	\$235,811	0.0%	266
25615	Charter Oak Fire Insurance Co The	2	\$200,731	0.0%	624
10669	Church Insurance Co The	0	\$261	0.0%	0
18767	Church Mutual Insurance Company	0	\$152,157	0.0%	0
10677	Cincinnati Ins Co The	5	\$6,184,975	0.5%	51
31534	Citizens Insurance Company Of America	1	\$89,736	0.0%	698
10315	Civic Property & Casualty Co	32	\$2,786,277	0.2%	719
20532	Clarendon National Ins Co	1	\$500,640	0.0%	125
40371	Columbia Mutual Insurance Co	18	\$6,161,434	0.5%	183
19640	Columbia National Insurance Company	13	\$6,227,796	0.5%	131
35289	Continental Insurance Company The	1	\$-91	- 0.0%	9,999
20982	Country Casualty Ins Co	0	\$34	0.0%	0
20990	Country Mutual Insurance Company	10	\$5,418,807	0.4%	116
21008	Country Preferred Insurance Company	0	\$134	0.0%	0
10499	Daimlerchrysler Insurance Company	0	\$5,437	0.0%	0
42587	Depositors Insurance Company	7	\$1,523,877	0.1%	288
42048	Diamond State Insurance Company	0	\$135,975	0.0%	0
40649	Economy Premier Assurance Company	9	\$5,674,719	0.5%	99
21261	Electric Insurance Company	3	\$556,571	0.0%	338
21407	Emcasco Insurance Company	1	\$571,125	0.0%	110
21326	Empire Fire & Marine Insurance Co	1	\$142,978	0.0%	438
21415	Employers Mutual Casualty Company	4	\$273,599	0.0%	916
15130	Encompass Indemnity Company	0	\$2,030,513	0.2%	0
10071	Encompass Insurance Company Of America	1	\$1,917,476	0.2%	33
10318	Exact Property & Casualty	2	\$81,872	0.0%	1,530
21482	Factory Mutual Insurance Company	0	\$9,810,333	0.8%	0
24384	Fairmont Specialty Insurance Company	0	\$261,492	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	120	\$50,632,473	4.1%	148
19194	Farmers Alliance Mutual Ins Co	6	\$3,778,281	0.3%	99
21652	Farmers Insurance Exchange	24	\$2,039,046	0.2%	737
16381	Farmers Union Co-operative Ins Co Of NE	0	\$8,987	0.0%	0
13838	Farmland Mutual Insurance Company	0	\$502,766	0.0%	0
20281	Federal Insurance Company	0	\$1,890,514	0.2%	0
13935	Federated Mutual Insurance Company	1	\$481,108	0.0%	130
11118	Federated Rural Electric Insurance Exchange	0	\$998,352	0.1%	0
39306	Fidelity & Deposit Co Maryland	2	\$37,382	0.0%	3,351
25180	Fidelity National Insurance Company	3	\$4,319,565	0.4%	43
21660	Fire Insurance Exchange	59	\$30,178,359	2.5%	122

Homeowners Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
21873	Firemans Fund Insurance Company	4	\$4,298,689	0.3%	58
10336	First Acceptance Insurance Company Inc	0	\$40,413	0.0%	0
33588	First Liberty Insurance Corp The	0	\$469	0.0%	0
24724	First National Ins Co Of America	2	\$56,330	0.0%	2,224
11185	Foremost Insurance Co	23	\$10,091,073	0.8%	143
11800	Foremost Property & Casualty Ins Co	4	\$1,303,408	0.1%	192
41513	Foremost Signature Insurance Company	12	\$5,250,778	0.4%	143
38652	G U I C Insurance Company	0	\$16,348	0.0%	0
24414	General Casualty Co Of Wisconsin	2	\$991,126	0.1%	126
24732	General Insurance Co Of America	2	\$551,625	0.0%	227
11967	General Star National Ins Co	0	\$71,223	0.0%	0
34622	Glens Falls Insurance Company The	11	\$2,666,552	0.2%	258
23809	Granite State Insurance Company	0	\$74,074	0.0%	0
26344	Great American Assurance Company	0	\$41,346	0.0%	0
16691	Great American Insurance Company	0	\$66,768	0.0%	0
22136	Great American Insurance Company of NY	0	\$86,958	0.0%	0
33723	Great American Spirit Insurance Company	0	\$308	0.0%	0
20303	Great Northern Insurance Company	1	\$7,511,086	0.6%	8
14117	Grinnell Mutual Reinsurance Company	7	\$18	0.0%	9,999
42331	Guideone America Insurance Company	1	\$317,427	0.0%	197
15032	Guideone Mutual Insurance Company	10	\$2,635,876	0.2%	238
14559	Guideone Specialty Mutual Insurance Company	0	\$25,366	0.0%	0
22292	Hanover Insurance Company The	3	\$517,279	0.0%	363
26433	Harco National Insurance Company	0	\$130,086	0.0%	0
23582	Harleysville Insurance Company	0	\$32,113	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$147,159	0.0%	0
29424	Hartford Casualty Ins Co	5	\$2,088,660	0.2%	150
19682	Hartford Fire Insurance Company	2	\$241,139	0.0%	519
30104	Hartford Underwriters Insurance Co	29	\$9,626,524	0.8%	189
31550	Haulers Insurance Company Inc	0	\$84,222	0.0%	0
36919	Hawkeye Security Insurance Company	1	\$108,654	0.0%	576
20419	Homesite Indemnity Company	14	\$2,454,196	0.2%	357
22578	Horace Mann Insurance Company	2	\$375,047	0.0%	334
23817	Illinois National Insurance Company	0	\$17,389	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$1,214,334	0.1%	0
29831	Independent Mutual Fire Insurance Company	0	\$62,439	0.0%	0
27847	Insurance Company Of The West	0	\$3,653	0.0%	0
20885	Kansas City Fire & Marine Ins Co	0	\$860,868	0.1%	0
10914	Kemper Independence Insurance Company	1	\$431,664	0.0%	145
23035	Liberty Mutual Fire Insurance Co	26	\$14,511,835	1.2%	112
14400	Lititz Mutual Insurance Company	17	\$7,778,678	0.6%	137
32352	LM Property & Casualty Insurance Company	21	\$1,569,473	0.1%	838
22977	Lumbermens Mutual Casualty Co	0	\$899	0.0%	0
28932	Markel American Insurance Company	0	\$43,864	0.0%	0
38970	Markel Insurance Company	0	\$79,595	0.0%	0

Homeowners Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
22306	Massachusetts Bay Ins Co	1	\$147,642	0.0%	424
31968	Merastar Insurance Company	0	\$49,330	0.0%	0
34339	Metropolitan Group Prop & Casualty Ins Co	4	\$2,104,919	0.2%	119
26298	Metropolitan Property & Casualty Ins Co	10	\$4,073,420	0.3%	154
21687	Mid Century Insurance Company	75	\$32,958,898	2.7%	143
23515	Midwestern Indemnity Company The	11	\$7,281,472	0.6%	95
40185	Millers Classified Insurance Company	4	\$1,910,247	0.2%	131
14583	Millers First Insurance Company	4	\$2,303,328	0.2%	109
00103	Missouri Property Ins Placement Facility	6	\$2,887,417	0.2%	130
27014	Mutual Fire & Storm Insurance Co	0	\$10,534	0.0%	0
11878	Mutualaid Exchange	0	\$324,734	0.0%	0
11991	National Casualty Company	10	\$3,330,940	0.3%	188
16217	National Farmers Union P&C Company	0	\$72,662	0.0%	0
15474	National Lloyds Insurance Company	2	\$930,540	0.1%	135
21881	National Surety Corporation	0	\$105,949	0.0%	0
19445	National Union Fire Ins Co of Pittsburgh	0	\$156,287	0.0%	0
28223	Nationwide Agribusiness Ins Co	0	\$678	0.0%	0
25453	Nationwide Insurance Company Of America	0	\$153,789	0.0%	0
23779	Nationwide Mutual Fire Insurance Co	3	\$758,703	0.1%	248
23787	Nationwide Mutual Insurance Company	3	\$5,210,913	0.4%	36
25240	NAU Country Insurance Company	1	\$493,184	0.0%	127
10317	Neighborhood Spirit Property & Casualty Co	4	\$279,674	0.0%	896
23841	New Hampshire Insurance Company	0	\$47,013	0.0%	0
29874	North American Specialty Ins Co	1	\$1,239,956	0.1%	51
19372	Northern Insurance Co Of New York	0	\$9	0.0%	0
24074	Ohio Casualty Insurance Company	2	\$782,877	0.1%	160
36625	Old Reliable Casualty Company	26	\$3,978,177	0.3%	409
21970	Onebeacon Insurance Company	2	\$3,798,249	0.3%	33
32700	Owners Insurance Company	4	\$1,447,008	0.1%	173
20346	Pacific Indemnity Company	2	\$3,183,491	0.3%	39
24198	Peerless Insurance Company	0	\$9,557	0.0%	0
21962	Pennsylvania General Insurance Company	11	\$2,333	0.0%	9,999
14974	Pennsylvania Lumbermens Mutual Ins Co	0	\$465,169	0.0%	0
13714	Pharmacists Mutual Insurance Company	0	\$387,391	0.0%	0
34312	Producers Agriculture Insurance Company	0	\$62,424	0.0%	0
24260	Progressive Casualty Insurance Co	17	\$4,778,142	0.4%	223
34690	Property & Casualty Ins Co Of Hartford	6	\$4,703,618	0.4%	80
10829	Quadrant Indemnity Insurance Co	0	\$25,412	0.0%	0
23752	Quanta Indemnity Company	0	\$21,999	0.0%	0
36684	Riverport Insurance Company	0	\$129,924	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$366,056	0.0%	0
24740	Safeco Insurance Co Of America	63	\$36,876,242	3.0%	107
16551	Savers Property & Casualty Ins Co	0	\$11,356	0.0%	0
22543	Secura Insurance A Mutual Company	6	\$1,519,190	0.1%	247
10239	Secura Supreme Insurance Company	1	\$1,529,128	0.1%	41

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
19879	Security National Insurance Company	2	\$491,402	0.0%	255
10936	Seneca Insurance Company Inc	0	\$235,977	0.0%	0
11000	Sentinel Insurance Company Ltd	0	\$646,710	0.1%	0
24988	Sentry Insurance A Mutual Company	5	\$1,928,280	0.2%	162
23361	Shelter General Ins Co	0	\$989,463	0.1%	0
23388	Shelter Mutual Insurance Co	144	\$94,318,701	7.7%	96
19216	Southern Insurance Company	0	\$204,879	0.0%	0
19070	Standard Fire Insurance Company	37	\$15,254,502	1.2%	152
42986	Standard Guaranty Insurance Company	0	\$64,946	0.0%	0
40045	Starnet Insurance Company	0	\$30,292	0.0%	0
25127	State Auto Property & Casualty Ins Co	3	\$5,171,459	0.4%	36
25143	State Farm Fire & Casualty Company	276	\$266,909,926	21.7%	65
25151	State Farm General Insurance Co	1	\$-241	- 0.0%	9,999
12831	State National Insurance Company Inc	0	\$30,610	0.0%	0
12866	T H E Insurance Company	0	\$428	0.0%	0
22683	Teachers Insurance Company	1	\$741,009	0.1%	85
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$235,341	0.0%	0
25666	Travelers Indemnity Co Of America	3	\$904,600	0.1%	208
25682	Travelers Indemnity Co Of Connecticut	0	\$48,381	0.0%	0
25658	Travelers Indemnity Company	1	\$138,890	0.0%	451
15954	Trinity Universal Ins Co Of Kansas Inc	2	\$168,580	0.0%	743
19887	Trinity Universal Insurance Company	1	\$39,430	0.0%	1,588
29459	Twin City Fire Ins Co	0	\$464,806	0.0%	0
21423	Union Insurance Co Of Providence	4	\$1,132,048	0.1%	221
13021	United Fire & Casualty Company	1	\$771,174	0.1%	81
21776	United Security Insurance Company	0	\$782	0.0%	0
25941	United Services Automobile Association	7	\$14,876,603	1.2%	29
21113	United States Fire Insurance Company	0	\$2,835,726	0.2%	0
25909	Unitrin Preferred Insurance Company	0	\$26,172	0.0%	0
32867	Universal Fire & Casualty Insurance Company	1	\$268,686	0.0%	233
25968	USAA Casualty Insurance Company	5	\$6,679,751	0.5%	47
20397	Vigilant Insurance Company	4	\$3,656,595	0.3%	69
44393	West American Insurance Company	0	\$1,767,633	0.1%	0
21121	Westchester Fire Insurance Company	0	\$2,009,691	0.2%	0
16535	Zurich American Insurance Company	0	\$13,899	0.0%	0
Total		1,964	\$1,230,096,836	100.0%	.

Accident and Health Insurance

Complaint Indices

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
77879	5 Star Life Insurance Company	0	\$143,862	0.0%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	15	\$3,358,377	0.1%	643
71854	AAA Life Ins Co	1	\$165,788	0.0%	868
60038	Acacia Life Insurance Co	0	\$444	0.0%	0
60046	Academy Life Insurance Co	0	\$16,986	0.0%	0
22667	Ace American Insurance Company	0	\$5,918,886	0.1%	0
83445	Advance Insurance Company	1	\$178,227	0.0%	808
60054	Aetna Life Insurance Company	19	\$48,060,344	1.1%	57
66842	AIG Life Insurance Company	2	\$6,217,807	0.1%	46
20796	AIG Premier Insurance Company	0	\$89,201	0.0%	0
90611	Allianz Life Ins Co Of North America	0	\$6,270,902	0.1%	0
84824	Allmerica Financial Life Insurance & Annuity Co	1	\$370,419	0.0%	389
19232	Allstate Insurance Company	1	\$5	0.0%	9,999
70874	Allstate Life Ins Co Of New York	0	\$715	0.0%	0
60186	Allstate Life Insurance Company	2	\$1,463,764	0.0%	197
67369	Alta Health & Life Insurance Company	0	\$1,495,008	0.0%	0
10111	American Bankers Ins Co Of Florida	2	\$112,186	0.0%	2,566
60275	American Bankers Life Assur Of Florida	1	\$3,071,112	0.1%	47
60291	American Capitol Insurance Company	0	\$40,441	0.0%	0
20427	American Casualty Co Of Reading PA	0	\$9,893	0.0%	0
60305	American Community Mutual Insurance Co	42	\$20,854,801	0.5%	290
60380	American Family Life Assurance Co of Col.	50	\$55,332,451	1.3%	130
19275	American Family Mutual Ins Co	19	\$37,576,975	0.9%	73
60410	American Fidelity Assurance Company	2	\$8,360,728	0.2%	34
68373	American General Assurance Company	3	\$1,616,803	0.0%	267
66672	American General Life & Accident Ins Co	3	\$1,543,055	0.0%	280
60488	American General Life Insurance Co	1	\$596,929	0.0%	241
13331	American Hardware Mutual Ins Co	0	\$2,727	0.0%	0
60518	American Health & Life Insurance Company	3	\$1,558,647	0.0%	277
60534	American Heritage Life Insurance Co	11	\$5,562,361	0.1%	285
19380	American Home Assurance Company	1	\$3,469,612	0.1%	41
60542	American Home Life Insurance Co	0	\$1,626	0.0%	0
60577	American Income Life Insurance Co	5	\$1,537,033	0.0%	468
81949	American Insurance Co Of TX	0	\$91,224	0.0%	0
60607	American International Life Assur Of NY	0	\$288,972	0.0%	0
60674	American Life & Health Ins Co	0	\$759	0.0%	0
60704	American Life Insurance Co Of NY	0	\$611	0.0%	0
97179	American Medical Security Life Ins Co	39	\$27,570,464	0.6%	204
65811	American Modern Life Ins Co	1	\$636,050	0.0%	226
60739	American National Insurance Company	3	\$2,904,111	0.1%	149
71773	American National Life Ins Co Of TX	12	\$3,833,738	0.1%	451
60763	American Pioneer Life Insurance Company	10	\$8,284,778	0.2%	174
80624	American Progressive L & H Ins Co Of NY	0	\$11,262	0.0%	0
60801	American Public Life Insurance Company	1	\$261,292	0.0%	551
19615	American Reliable Insurance Company	0	\$14,319	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
60836	American Republic Insurance Company	25	\$34,208,266	0.8%	105
42978	American Security Insurance Company	0	\$320,733	0.0%	0
17965	American Sentinel Insurance Company	0	\$281,454	0.0%	0
19704	American States Insurance Company	1	\$75,896	0.0%	1,896
61140	American Travelers Assur Co- <i>Suspended-</i>	2	.	.	.
92649	American Underwriters Life Insurance Co	0	\$319,231	0.0%	0
60895	American United Life Insurance Co	1	\$5,213,840	0.1%	28
61999	Americo Financial Life & Annuity Ins Co	0	\$3,980	0.0%	0
61301	Ameritas Life Insurance Corp	7	\$7,130,366	0.2%	141
61689	Amerus Life Insurance Company	0	\$16,001	0.0%	0
27928	Amex Assurance Company	0	\$1,318,155	0.0%	0
61069	Anthem Life Insurance Company	0	\$191	0.0%	0
11150	Arch Insurance Company	1	\$318,269	0.0%	452
56499	Assured Life Association	0	\$65	0.0%	0
71439	Assurity Life Insurance Company	3	\$779,955	0.0%	554
61093	Atlanta Life Insurance Company	0	\$6,747	0.0%	0
84522	Auto Club Life Ins Co	0	\$117,828	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$123,628	0.0%	0
10367	Avemco Insurance Company	0	\$2,003,711	0.0%	0
62898	Aviva Life Insurance Company	0	\$865	0.0%	0
62944	AXA Equitable Life Insurance Company	0	\$940,440	0.0%	0
24813	Balboa Insurance Company	0	\$433	0.0%	0
68160	Balboa Life Insurance Company	0	\$242,281	0.0%	0
61212	Baltimore Life Ins Co The	2	\$290,852	0.0%	990
61239	Bankers Fidelity Life Insurance Co	0	\$541,996	0.0%	0
61263	Bankers Life & Casualty Company	66	\$43,435,843	1.0%	219
81043	Bankers Life Insurance Company	1	\$32,045	0.0%	4,492
94250	Banner Life Ins Co	0	\$97	0.0%	0
38245	BCS Insurance Company	1	\$476,882	0.0%	302
80985	BCS Life Insurance Company	0	\$42,592	0.0%	0
41394	Benchmark Insurance Company	0	\$9,109,109	0.2%	0
69752	Benicorp Insurance Company	14	\$7,905,564	0.2%	255
71714	Berkshire Life Insurance Company Of America	0	\$914,032	0.0%	0
90638	Best Life & Health Insurance Company	0	\$239,032	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	205	\$452,464,412	10.5%	65
61476	Boston Mutual Life Insurance Company	1	\$1,571,580	0.0%	92
74900	Brokers National Life Assurance Company	0	\$1,690,023	0.0%	0
13528	Brotherhood Mutual Insurance Co	0	\$153,892	0.0%	0
61492	Business Mens Assur Co Of America	1	\$144,406	0.0%	997
81000	Cambridge Life Insurance Company	1	\$1,541,296	0.0%	93
80659	Canada Life Assurance Company	6	\$2,715,047	0.1%	318
10472	Capitol Indemnity Corporation	0	\$3,573	0.0%	0
11255	Caterpillar Insurance Company	0	\$34,600,000	0.8%	0
56030	Catholic Knights	0	\$3,165	0.0%	0
57487	Catholic Order Of Foresters	0	\$16,542	0.0%	0

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
80799	Celtic Insurance Company	7	\$2,279,334	0.1%	442
63541	Central Benefits National Life Ins Co	0	\$948	0.0%	0
61700	Central National Life Ins Of Omaha	0	\$429	0.0%	0
61727	Central Reserve Life Insurance Company	31	\$9,167,927	0.2%	487
61735	Central Security Life Insurance Co	0	\$26,022	0.0%	0
61751	Central States Health & Life Co	3	\$3,734,730	0.1%	116
34274	Central States Indemnity Co Of Omaha	1	\$1,165,039	0.0%	124
61883	Central United Life Insurance Co	24	\$2,670,079	0.1%	1,294
80896	Centre Life Insurance Company	0	\$332,021	0.0%	0
62383	Centurion Life Insurance Company	1	\$295,237	0.0%	488
94447	Century Life Assurance Company	0	\$14,955	0.0%	0
63207	Chase Insurance Life & Annuity Company	0	\$1,517	0.0%	0
61824	Cherokee National Life Insurance Co	0	\$146,510	0.0%	0
61832	Chesapeake Life Insurance Company The	0	\$593,397	0.0%	0
61859	Christian Fidelity Life Insurance Co	2	\$17,768,015	0.4%	16
71463	Cica Life Insurance Company Of America	0	\$2,032	0.0%	0
64548	CIGNA Life Insurance Company of NY	1	\$266	0.0%	9,999
10677	Cincinnati Ins Co The	0	\$176	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$58,984	0.0%	0
80322	Citicorp Life Insurance Co	0	\$8,279	0.0%	0
82082	Citizens Natl Life Ins Co- <i>Suspended</i>	1	.	.	.
61921	Citizens Security Life Ins Co	0	\$28,199	0.0%	0
20532	Clarendon National Ins Co	6	\$847,383	0.0%	1,019
62049	Colonial Life & Accident Ins Co	13	\$8,489,988	0.2%	220
62065	Colonial Penn Life Insurance Company	0	\$584,770	0.0%	0
84786	Colorado Bankers Life Ins Co	0	\$2,721	0.0%	0
77720	Columbia Universal Life Ins Co	0	\$13,009	0.0%	0
76023	Columbian Life Insurance Company	3	\$4,341,076	0.1%	99
99937	Columbus Life Insurance Company	0	\$1,595	0.0%	0
62146	Combined Insurance Co Of America	21	\$22,971,839	0.5%	132
81426	Commercial Travelers Mutual Ins Co	0	\$142,139	0.0%	0
92681	Community Health Plan Insurance Company	2	\$3,822,367	0.1%	75
77828	Companion Life Insurance Company	2	\$3,939,237	0.1%	73
60984	Compbenefits Insurance Company	2	\$1,329,170	0.0%	217
62308	Connecticut General Life Ins Co	25	\$34,734,868	0.8%	104
78174	Conseco Health Insurance Company	78	\$25,230,014	0.6%	445
60682	Conseco Insurance Company	3	\$290,882	0.0%	1,484
65900	Conseco Life Insurance Co	0	\$20,947	0.0%	0
76325	Conseco Senior Health Insurance Company	57	\$8,276,029	0.2%	991
62359	Constitution Life Insurance Company	0	\$42,612	0.0%	0
71730	Continental American Insurance Company	0	\$132,587	0.0%	0
62413	Continental Assurance Company	3	\$2,496,945	0.1%	173
20443	Continental Casualty Company	51	\$21,749,249	0.5%	338
71404	Continental General Insurance Co	22	\$7,177,718	0.2%	441
68500	Continental Life Ins Co Of Brentwood TN	7	\$15,428,801	0.4%	65

Accident and Health Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
72052	Corporate Health Insurance Company	0	\$598,427	0.0%	0
62553	Country Life Insurance Company	0	\$520,555	0.0%	0
81973	Coventry Health & Life Insurance Co	11	\$64,219,304	1.5%	25
60040	Cox Health Systems Insurance Company	35	\$50,079,546	1.2%	101
57983	Croatian Catholic Union Of USA	0	\$6	0.0%	0
56634	Croatian Fraternal Union Of America	0	\$1,358	0.0%	0
80675	Crown Life Insurance Company	0	\$113,957	0.0%	0
56138	CSA Fraternal Life	0	\$69	0.0%	0
62626	CUNA Mutual Insurance Society	6	\$7,380,112	0.2%	117
65749	CUNA Mutual Life Insurance Company	0	\$133,419	0.0%	0
73474	Dentegra Insurance Company	0	\$307,256	0.0%	0
62928	EMC National Life Company	0	\$724,867	0.0%	0
21326	Empire Fire & Marine Insurance Co	3	\$370,471	0.0%	1,166
84174	Employees Life Company (mutual	0	\$76	0.0%	0
68276	Employers Reassurance Corporation	0	\$47,452	0.0%	0
39845	Employers Reinsurance Corporation	0	\$3,450,045	0.1%	0
64149	Epic Life Insurance Company The	0	\$288,631	0.0%	0
62952	Equitable Life & Casualty Ins Co	12	\$15,239,131	0.4%	113
44784	Fairfield Insurance Company	0	\$1,082,130	0.0%	0
25518	Fairmont Premier Insurance Company	1	\$548,008	0.0%	263
70742	Family Benefit Life Insurance Co	0	\$6,030	0.0%	0
77968	Family Heritage Life Ins Co Of America	0	\$896,746	0.0%	0
63053	Family Life Insurance Company	0	\$4,459	0.0%	0
63118	Farm Bureau Life Ins Co of MO	0	\$274,458	0.0%	0
13897	Farmers Mutual Hail Ins Co Of Iowa	0	\$395	0.0%	0
63177	Farmers New World Life Insurance Co	0	\$405,171	0.0%	0
67695	Federal Home Life Insurance Company	1	\$78,443	0.0%	1,835
20281	Federal Insurance Company	1	\$1,958,305	0.0%	73
63223	Federal Life Insurance Co Mutual	0	\$2,833	0.0%	0
63258	Federated Life Insurance Company	0	\$512,374	0.0%	0
13935	Federated Mutual Insurance Company	10	\$19,179,826	0.4%	75
71870	Fidelity Security Life Insurance Co	6	\$5,651,279	0.1%	153
71455	Financial American Life Insurance Company	0	\$1,051,491	0.0%	0
69140	First Allmerica Financial Life Ins Co	1	\$8,143	0.0%	9,999
64696	First Continental Life & Accident Insurance Co	0	\$21,841	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$1,000,966	0.0%	0
71129	Fort Dearborn Life Ins Co	2	\$1,214,818	0.0%	237
62324	Freedom Life Insurance Company Of America	0	\$415,547	0.0%	0
63657	Garden State Life Insurance Company	0	\$544	0.0%	0
63665	General American Life Insurance Co	0	\$841,866	0.0%	0
65536	Genworth Life & Annuity Insurance Company	4	\$5,775,951	0.1%	100
80926	Genworth Life & Health Insurance Company	6	\$7,344,704	0.2%	118
70025	Genworth Life Insurance Company	11	\$29,481,958	0.7%	54
70939	Gerber Life Insurance Company	1	\$6,434,011	0.1%	22
91472	Globe Life & Accident Ins Co	2	\$990,368	0.0%	291

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
62286	Golden Rule Insurance Company	34	\$33,846,610	0.8%	145
22063	Government Employees Insurance Co	0	\$1,922	0.0%	0
63967	Government Personnel Mutual Life Ins Co	0	\$31,278	0.0%	0
16691	Great American Insurance Company	0	\$2,711,607	0.1%	0
63312	Great American Life Insurance Co	0	\$226,985	0.0%	0
90212	Great Southern Life Insurance Co	0	\$28,562	0.0%	0
68322	Great West Life & Annuity Ins Co	6	\$15,103,061	0.4%	57
80705	Great West Life Assurance Company	0	\$143,407	0.0%	0
64211	Guarantee Trust Life Insurance Co	9	\$9,673,734	0.2%	134
64238	Guaranty Income Life Insurance Co	0	\$31,664	0.0%	0
64246	Guardian Life Insurance Co Of America	14	\$45,607,036	1.1%	44
19682	Hartford Fire Insurance Company	0	\$95,792	0.0%	0
70815	Hartford Life & Accident Ins Co	5	\$26,910,128	0.6%	27
71153	Hartford Life & Annuity Insurance Company	0	\$25,913	0.0%	0
74268	Hartford Life Group Insurance Company	1	\$6,808,649	0.2%	21
88072	Hartford Life Insurance Company	1	\$3,945,706	0.1%	36
36781	HCC Insurance Company	0	\$606	0.0%	0
92711	HCC Life Insurance Company	0	\$13,683,716	0.3%	0
78972	Healthy Alliance Life Insurance Co	658	\$1,267,153,092	29.5%	75
32077	Heritage Casualty Insurance Company	0	\$27,202	0.0%	0
93440	Highmark Life Insurance Company	0	\$1,401,366	0.0%	0
64513	Horace Mann Life Insurance Company	0	\$115,047	0.0%	0
93777	Household Life Insurance Company	1	\$2,394,915	0.1%	60
73288	Humana Insurance Company	25	\$29,610,909	0.7%	122
70580	Humanadental Insurance Company	0	\$3,785,816	0.1%	0
97764	Idealife Insurance Company	0	\$285,635	0.0%	0
65005	IDS Life Insurance Company	2	\$5,249,423	0.1%	55
64580	Illinois Mutual Life Insurance Company	0	\$1,735,758	0.0%	0
58068	Independent Order Of Foresters The	0	\$5,069	0.0%	0
64645	Indianapolis Life Insurance Co	0	\$60,797	0.0%	0
81779	Individual Assurance Co Life Health & Accident	1	\$2,004,670	0.0%	72
86509	ING Life Insurance & Annuity Company	0	\$1,802	0.0%	0
80942	ING USA Annuity & Life Ins Co	0	\$12,758	0.0%	0
19429	Insurance Co Of The State Of PA	0	\$237,248	0.0%	0
22713	Insurance Company Of North America	0	\$130,735	0.0%	0
64904	Investors Heritage Life Insurance Co	0	\$3,242	0.0%	0
64939	Investors Insurance Corporation	0	\$299	0.0%	0
63487	Investors Life Ins Co Of North America	0	\$3,105	0.0%	0
89958	J M I C Life Insurance Company	0	\$370,115	0.0%	0
65056	Jackson National Life Insurance Co	0	\$173,755	0.0%	0
64017	Jefferson National Life Insurance Company	2	\$279,061	0.0%	1,032
70254	Jefferson Pilot Financial Insurance Company	7	\$8,737,600	0.2%	115
67865	Jefferson Pilot Life Ins Co	0	\$53,185	0.0%	0
65080	John Alden Life Insurance Company	34	\$13,702,389	0.3%	357
65099	John Hancock Life Insurance Company	11	\$16,539,478	0.4%	96

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
65838	John Hancock Life Insurance Company (USA)	0	\$477	0.0%	0
65110	Kanawha Insurance Company	1	\$512,520	0.0%	281
65129	Kansas City Life Insurance Co	2	\$4,036,583	0.1%	71
58033	Knights Of Columbus	0	\$986,531	0.0%	0
65242	Lafayette Life Insurance Co The	0	\$1,902,866	0.0%	0
71595	Lewer Life Insurance Company	0	\$24,055	0.0%	0
65315	Liberty Life Assur Co Of Boston	1	\$261,757	0.0%	550
65323	Liberty Life Insurance Company	1	\$1,497,408	0.0%	96
23043	Liberty Mutual Insurance Company	0	\$10,548	0.0%	0
65331	Liberty National Life Insurance Co	0	\$56,507	0.0%	0
77887	Life & Health Ins Co Of America-Revoked-	4	\$215,675	0.0%	2,669
65498	Life Insurance Co Of North America	10	\$13,468,512	0.3%	107
65528	Life Insurance Company Of The Southwest	0	\$306	0.0%	0
64130	Life Investors Ins Co Of America	20	\$13,724,047	0.3%	210
65595	Lincoln Benefit Life Company	0	\$4,173,908	0.1%	0
65927	Lincoln Heritage Life Insurance Company	0	\$125,617	0.0%	0
65676	Lincoln National Life Insurance Co	0	\$627,183	0.0%	0
76694	London Life Reinsurance Company	0	\$34,542	0.0%	0
65722	Loyal American Life Insurance Co	0	\$488,290	0.0%	0
22977	Lumbermens Mutual Casualty Co	0	\$506,755	0.0%	0
65781	Madison National Life Insurance Co Inc	0	\$525,117	0.0%	0
60321	Mamsi Life & Health Insurance Co	0	\$31,052	0.0%	0
38970	Markel Insurance Company	0	\$797,531	0.0%	0
65935	Massachusetts Mutual Life Ins Co	1	\$7,188,099	0.2%	20
69515	Medamerica Insurance Company	0	\$140,923	0.0%	0
31119	Medico Insurance Company	11	\$5,562,116	0.1%	285
71471	Medico Life Insurance Company	3	\$1,531,269	0.0%	282
97055	Mega Life & Health Ins Co The	65	\$15,321,951	0.4%	611
88420	Member Service Life Insurance Company	0	\$744	0.0%	0
86126	Members Life Insurance Company	0	\$449	0.0%	0
65951	Merit Life Insurance Co	0	\$981,527	0.0%	0
87726	Metlife Insurance Company Of Connecticut	7	\$1,900,312	0.0%	530
65978	Metropolitan Life Insurance Company	20	\$64,373,137	1.5%	45
66044	Midland National Life Insurance Co	0	\$18,683	0.0%	0
66087	Midwest National Life Ins Co Of TN	24	\$5,233,023	0.1%	660
66168	Minnesota Life Insurance Company	1	\$2,595,402	0.1%	55
76040	Missouri Valley Life & Health Ins Co	6	\$2,697,641	0.1%	320
57541	Modern Woodmen Of America	0	\$3,273	0.0%	0
66281	Monumental Life Insurance Company	10	\$5,731,553	0.1%	251
66370	Mony Life Insurance Company	0	\$495,894	0.0%	0
80020	Mountain Life Insurance Company	0	\$191,872	0.0%	0
66427	MTL Insurance Company	0	\$9,113	0.0%	0
88668	Mutual Of America Life Insurance Co	0	\$134,987	0.0%	0
71412	Mutual Of Omaha Insurance Company	24	\$46,597,424	1.1%	74
66419	Mutual Service Life Insurance Co	0	\$6,006	0.0%	0

Accident and Health Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
61409	National Benefit Life Insurance Co	0	\$31,905	0.0%	0
11991	National Casualty Company	0	\$37,998	0.0%	0
98205	National Foundation Life Insurance Company	3	\$492,635	0.0%	876
66583	National Guardian Life Insurance Co	0	\$129,844	0.0%	0
82538	National Health Ins Co- <i>Suspended-</i>	4	.	.	.
66680	National Life Insurance Company	0	\$286,655	0.0%	0
60593	National States Insurance Company	5	\$1,233,666	0.0%	583
87963	National Teachers Associates Life Ins Co	1	\$1,080,978	0.0%	133
19445	National Union Fire Ins Co of Pittsburgh	2	\$111,763,529	2.6%	3
68225	Nationwide Life Ins Co of America	0	\$23,477	0.0%	0
66869	Nationwide Life Insurance Company	1	\$991,197	0.0%	145
91626	New England Life Insurance Company	0	\$494,992	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$194,774	0.0%	0
66915	New York Life Insurance Company	8	\$8,509,579	0.2%	135
97241	NGL American Life Insurance Company	0	\$774	0.0%	0
81264	Nippon Life Ins Co Of America	0	\$271	0.0%	0
66974	North American Co For Life & Health In	0	\$104	0.0%	0
68349	North American Insurance Company	0	\$296,282	0.0%	0
67032	North Carolina Mutual Life Ins Co	0	\$60,879	0.0%	0
69000	Northwestern Long Term Care Ins Co	0	\$1,574,344	0.0%	0
67091	Northwestern Mutual Life Ins Co	0	\$16,012,729	0.4%	0
67148	Occidental Life Ins Co Of NC	0	\$68,515	0.0%	0
89206	Ohio National Life Assurance Corp	0	\$331,973	0.0%	0
67172	Ohio National Life Ins Co The	0	\$105,106	0.0%	0
67199	Old American Insurance Company	1	\$144,644	0.0%	995
67253	Old Reliance Insurance Company	0	\$34	0.0%	0
24147	Old Republic Insurance Company	1	\$648,239	0.0%	222
67261	Old Republic Life Insurance Company	0	\$653,917	0.0%	0
67326	Old Surety Life Insurance Company	0	\$4,698	0.0%	0
76007	Old United Life Insurance Company	0	\$337,284	0.0%	0
76112	Oxford Life Insurance Company	0	\$263,386	0.0%	0
67393	Ozark National Life Insurance Co	0	\$101,016	0.0%	0
97268	Pacific Life & Annuity Company	3	\$2,037,525	0.0%	212
67466	Pacific Life Insurance Co	0	\$1,558,541	0.0%	0
70785	Pacificare Life & Health Ins Co	1	\$349,324	0.0%	412
67539	Pan American Life Insurance Company	9	\$2,524,717	0.1%	513
67598	Paul Revere Life Insurance Co	1	\$7,161,550	0.2%	20
67628	Pekin Life Insurance Company	1	\$216,247	0.0%	666
67644	Penn Mutual Life Insurance Co The	0	\$140,086	0.0%	0
67660	Pennsylvania Life Insurance Company	9	\$2,798,111	0.1%	463
66605	Peoples Benefit Life Insurance Co	4	\$1,831,748	0.0%	314
85561	Perico Life Insurance Company	0	\$12,962	0.0%	0
67784	Philadelphia American Life Ins Co	1	\$433,738	0.0%	332
67814	Phoenix Life Insurance Company	0	\$166,903	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,119,996	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
80578	Physicians Mutual Insurance Company	15	\$14,753,872	0.3%	146
11529	Premier Health Insurance Company Inc	0	\$35,771,504	0.8%	0
65919	Primerica Life Insurance Company	0	\$12,125	0.0%	0
61271	Principal Life Ins Co	29	\$53,739,741	1.3%	78
68047	Professional Insurance Company	0	\$130,543	0.0%	0
68136	Protective Life Insurance Company	3	\$2,154,433	0.1%	200
67903	Provident American Life & Health Ins Co	0	\$55,343	0.0%	0
68195	Provident Life & Accident Ins Co	8	\$11,391,520	0.3%	101
68209	Provident Life & Casualty Ins Co	0	\$85,857	0.0%	0
68241	Prudential Insurance Co Of America The	14	\$11,428,631	0.3%	176
68284	Pyramid Life Insurance Company	0	\$589,726	0.0%	0
39217	QBE Insurance Corporation	0	\$2,174,875	0.1%	0
65765	Reassure America Life Insurance Company	5	\$2,018,682	0.0%	356
68357	Reliable Life Insurance Company	2	\$359,998	0.0%	800
68381	Reliance Standard Life Insurance Co	7	\$12,211,695	0.3%	83
61360	Reliastar Life Ins Co of NY	1	\$324,062	0.0%	444
67105	Reliastar Life Insurance Company	0	\$6,458,505	0.2%	0
31089	Republic Western Ins Co	0	\$66,586	0.0%	0
68462	Reserve National Insurance Company	34	\$11,920,669	0.3%	411
61506	Resource Life Insurance Company	2	\$863,418	0.0%	333
58181	Royal Arcanum Supreme Council Of	0	\$28	0.0%	0
57657	Royal Neighbors Of America	1	\$2,223,579	0.1%	65
79014	Safehealth Life Insurance Company	0	\$123,733	0.0%	0
60445	Sagicor Life Insurance Company	0	\$4,589	0.0%	0
68446	SCOR Life Insurance Company	0	\$12,609	0.0%	0
90670	Scottish Re Life Corporation	0	\$34,382	0.0%	0
69914	Sears Life Insurance Company	0	\$898,265	0.0%	0
93742	Securian Life Insurance Company	0	\$986	0.0%	0
68675	Security Benefit Life Insurance Co	0	\$27,088	0.0%	0
68764	Security Financial Life Insurance Co	0	\$565,734	0.0%	0
24902	Security Insurance Company Of Hartford	0	\$13,290	0.0%	0
68721	Security Life Ins Co Of America	1	\$817,529	0.0%	176
68713	Security Life Of Denver Insurance Co	0	\$3,778	0.0%	0
68772	Security Mutual Life Ins Co Of NY	0	\$22,855	0.0%	0
69485	Security National Life Insurance Company	0	\$1,089	0.0%	0
24988	Sentry Insurance A Mutual Company	0	\$60,243	0.0%	0
68810	Sentry Life Insurance Co (l&h Acct	2	\$173,809	0.0%	1,656
64220	Settlers Life Insurance Company	0	\$42,578	0.0%	0
65757	Shelter Life Insurance Co	2	\$7,631,095	0.2%	38
68845	Shenandoah Life Insurance Company	0	\$321,328	0.0%	0
35408	Sirius America Insurance Company	0	\$1,588,076	0.0%	0
57673	Slovene National Benefit Society	0	\$367	0.0%	0
57142	Sons Of Norway	0	\$25	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$85,897	0.0%	0
73377	Southern Security Life Ins Co	0	\$1,121	0.0%	0

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
91391	Southwestern Life Insurance Company	0	\$136,428	0.0%	0
42986	Standard Guaranty Insurance Company	1	\$528,570	0.0%	272
69019	Standard Insurance Company	19	\$24,905,877	0.6%	110
86355	Standard Life & Accident Ins Co	11	\$13,627,269	0.3%	116
69078	Standard Security Life Ins Co Of NY	0	\$4,192,793	0.1%	0
68985	Starmount Life Insurance Company	0	\$25,226	0.0%	0
25178	State Farm Mutual Automobile Ins Co	8	\$40,209,631	0.9%	29
69116	State Life Insurance Company	1	\$821,732	0.0%	175
69132	State Mutual Insurance Co	0	\$4,443,928	0.1%	0
89184	Sterling Investors Life Ins Co	0	\$19,141	0.0%	0
77399	Sterling Life Insurance Company	0	\$21,829	0.0%	0
10952	Stonebridge Casualty Insurance Company	0	\$129,271	0.0%	0
65021	Stonebridge Life Insurance Company	36	\$10,913,155	0.3%	475
80802	Sun Life Assurance Co Of Canada	2	\$7,801,438	0.2%	37
79065	Sun Life Assurance Of Canada (US	0	\$37,250	0.0%	0
69310	Surety Life Insurance Company	0	\$500	0.0%	0
82627	Swiss Re Life & Health America Inc	0	\$18	0.0%	0
68608	Symetra Life Insurance Company	1	\$3,125,043	0.1%	46
69345	Teachers Ins & Annuity Assn of America	0	\$1,435,809	0.0%	0
56014	Thrivent Financial For Lutherans	5	\$11,913,206	0.3%	60
60142	TIAA-CREF Life Insurance Company	0	\$210,140	0.0%	0
25534	TIG Insurance Company	0	\$301,867	0.0%	0
69477	Time Insurance Company	129	\$41,330,557	1.0%	449
70688	Transamerica Financial Life Ins Co	0	\$25,397	0.0%	0
86231	Transamerica Life Insurance Company	17	\$5,283,965	0.1%	463
67121	Transamerica Occidental Life Ins Co	5	\$3,202,147	0.1%	225
25658	Travelers Indemnity Company	0	\$1,374,906	0.0%	0
56006	Travelers Protective Assoc Of America	1	\$100,682	0.0%	1,430
61425	Trustmark Insurance Company	10	\$6,039,027	0.1%	238
62863	Trustmark Life Insurance Company	3	\$6,251,953	0.1%	69
56456	U S Letter Carriers' Mutual Benefit Ass	0	\$48,647	0.0%	0
29599	U S Specialty Insurance Company	0	\$447,117	0.0%	0
80314	Unicare Life & Health Insurance Company	5	\$16,699,109	0.4%	43
11121	Unified Life Insurance Company	0	\$1,691,506	0.0%	0
91529	Unimerica Insurance Company	0	\$107,190	0.0%	0
69701	Union Bankers Insurance Company	7	\$2,555,214	0.1%	394
80837	Union Central Life Insurance Co	0	\$1,340,557	0.0%	0
62596	Union Fidelity Life Insurance Co	10	\$1,957,756	0.0%	735
69744	Union Labor Life Insurance Company	1	\$1,235,010	0.0%	117
70408	Union Security Insurance Company	37	\$45,328,502	1.1%	117
98884	Union Security Life Insurance Co	2	\$383,046	0.0%	752
92916	United American Insurance Company	45	\$24,158,821	0.6%	268
56383	United Commercial Travelers Of America	0	\$1,254,706	0.0%	0
62294	United Concordia Life & Health Ins Co	3	\$3,425,854	0.1%	126
91693	United Family Life Insurance Co	0	\$319	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
79413	United Healthcare Insurance Company	251	\$513,776,856	12.0%	70
83500	United Heartland Life Insurance Company	0	\$26,767	0.0%	0
63983	United Heritage Life Insurance Company	0	\$3,351	0.0%	0
69922	United Home Life Insurance Company	0	\$1,493	0.0%	0
69930	United Insurance Company Of America	0	\$139,869	0.0%	0
82694	United Liberty Life Insurance Company	0	\$29	0.0%	0
69973	United Life Insurance Company	0	\$213,627	0.0%	0
92703	United National Life Ins Co of America	0	\$138,381	0.0%	0
69868	United Of Omaha Life Ins Co	5	\$6,058,199	0.1%	119
42129	United Security Assurance Company Of PA	0	\$545,964	0.0%	0
70106	United States Life Ins Co NY	4	\$4,205,848	0.1%	137
63479	United Teacher Associates Insurance Co	7	\$1,193,258	0.0%	844
29157	United Wisconsin Insurance Company	0	\$617,822	0.0%	0
72850	United World Life Insurance Company	0	\$332,475	0.0%	0
70114	Unity Mutual Life Ins Co	0	\$27	0.0%	0
70130	Universal Guaranty Life Ins Co	0	\$2,379	0.0%	0
70157	Universal Life Insurance Company The	1	\$4,412	0.0%	9,999
70173	Universal Underwriters Life Ins Co	1	\$691,897	0.0%	208
62235	Unum Life Ins Co Of America	38	\$59,280,018	1.4%	92
69663	USAA Life Insurance Company	1	\$1,557,832	0.0%	92
94358	Usable Life	0	\$100,857	0.0%	0
70211	Valley Forge Life Insurance Company	0	\$252,140	0.0%	0
81027	Veterans Life Ins Co	1	\$253,878	0.0%	567
53953	Vision Benefits Of America	0	\$1,351,926	0.0%	0
32395	Vision Service Plan Insurance Co	1	\$21,673,503	0.5%	7
35971	Voyager Property & Casualty Ins Co	0	\$64,221	0.0%	0
70319	Washington National Insurance Co	34	\$8,421,468	0.2%	581
70335	West Coast Life Insurance Company	0	\$1,216	0.0%	0
70483	Western & Southern Life Ins Co	3	\$1,112,601	0.0%	388
78301	Westward Life Insurance Company	0	\$6,490	0.0%	0
57320	Woodmen Of The World Life Ins Society	0	\$37,461	0.0%	0
57290	Workmens Benefit Fund Of The U S Of Am	0	\$212	0.0%	0
70629	World Insurance Company	5	\$2,095,425	0.0%	343
71323	Zale Life Insurance Company	0	\$42,257	0.0%	0
16535	Zurich American Insurance Company	3	\$18,942,463	0.4%	23
Total		2,985	\$4,296,482,890	100.0%	.

Long Term Care Insurance

Complaint Indices

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
35963	A F & L Insurance Company- <i>Suspended-</i>	11	\$2,974,891	1.6%	228
60054	Aetna Life Insurance Company	0	\$713,152	0.4%	0
66842	AIG Life Insurance Company	0	\$522,390	0.3%	0
20796	AIG Premier Insurance Company	0	\$618	0.0%	0
90611	Allianz Life Ins Co Of North America	0	\$3,621,578	1.9%	0
60186	Allstate Life Insurance Company	2	\$126,454	0.1%	974
60380	American Family Life Assurance Co of Col.	0	\$483,999	0.3%	0
19275	American Family Mutual Ins Co	0	\$812,802	0.4%	0
60410	American Fidelity Assurance Company	1	\$401,038	0.2%	154
60488	American General Life Insurance Co	0	\$2,832	0.0%	0
60518	American Health & Life Insurance Company	0	\$645	0.0%	0
60534	American Heritage Life Insurance Co	5	\$1,378,082	0.7%	223
60763	American Pioneer Life Insurance Company	1	\$78,819	0.0%	781
60836	American Republic Insurance Company	0	\$1,229,631	0.6%	0
60895	American United Life Insurance Co	0	\$1,101	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$20,996	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$11,864	0.0%	0
61263	Bankers Life & Casualty Company	46	\$17,340,054	9.1%	163
80985	BCS Life Insurance Company	0	\$1,225	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$6,160	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$602,970	0.3%	0
57487	Catholic Order Of Foresters	0	\$16,466	0.0%	0
61751	Central States Health & Life Co	0	\$34,045	0.0%	0
61859	Christian Fidelity Life Insurance Co	2	\$294,498	0.2%	418
76236	Cincinnati Life Insurance Company The	0	\$37,599	0.0%	0
62065	Colonial Penn Life Insurance Company	0	\$2,707	0.0%	0
62146	Combined Insurance Co Of America	1	\$430,218	0.2%	143
62308	Connecticut General Life Ins Co	0	\$32,371	0.0%	0
78174	Conseco Health Insurance Company	1	\$150,170	0.1%	410
76325	Conseco Senior Health Insurance Company	51	\$7,727,872	4.1%	406
20443	Continental Casualty Company	25	\$10,393,006	5.5%	148
71404	Continental General Insurance Co	2	\$1,012,489	0.5%	122
68500	Continental Life Ins Co Of Brentwood TN	1	\$214,960	0.1%	286
62553	Country Life Insurance Company	0	\$104,037	0.1%	0
65749	CUNA Mutual Life Insurance Company	0	\$129,416	0.1%	0
62952	Equitable Life & Casualty Ins Co	11	\$7,409,391	3.9%	91
63177	Farmers New World Life Insurance Co	0	\$342,191	0.2%	0
67695	Federal Home Life Insurance Company	0	\$6,743	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$319,875	0.2%	0
70025	Genworth Life Insurance Company	10	\$29,481,958	15.5%	21
63312	Great American Life Insurance Co	0	\$226,944	0.1%	0
64211	Guarantee Trust Life Insurance Co	2	\$874,296	0.5%	141
64238	Guaranty Income Life Insurance Co	0	\$31,664	0.0%	0
88072	Hartford Life Insurance Company	0	\$69,397	0.0%	0
78972	Healthy Alliance Life Insurance Co	0	\$43,048	0.0%	0

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
65005	IDS Life Insurance Company	2	\$3,867,687	2.0%	32
65056	Jackson National Life Insurance Co	0	\$23,012	0.0%	0
65080	John Alden Life Insurance Company	0	\$722,730	0.4%	0
65099	John Hancock Life Insurance Company	11	\$16,397,888	8.6%	41
65110	Kanawha Insurance Company	0	\$331,804	0.2%	0
58033	Knights Of Columbus	0	\$951,201	0.5%	0
77887	Life & Health Ins Co Of America- <i>Revoked-</i>	4	\$208,310	0.1%	1,182
64130	Life Investors Ins Co Of America	15	\$5,492,103	2.9%	168
65595	Lincoln Benefit Life Company	0	\$4,175,954	2.2%	0
65676	Lincoln National Life Insurance Co	0	\$138,640	0.1%	0
65722	Loyal American Life Insurance Co	0	\$16,882	0.0%	0
65935	Massachusetts Mutual Life Ins Co	0	\$798,933	0.4%	0
69515	Medamerica Insurance Company	0	\$140,923	0.1%	0
31119	Medico Insurance Company	10	\$3,904,817	2.1%	158
71471	Medico Life Insurance Company	1	\$1,090,522	0.6%	56
97055	Mega Life & Health Ins Co The	0	\$1,465	0.0%	0
87726	Metlife Insurance Company Of Connecticut	6	\$1,678,328	0.9%	220
65978	Metropolitan Life Insurance Company	1	\$10,422,127	5.5%	6
66087	Midwest National Life Ins Co Of TN	0	\$49,136	0.0%	0
66281	Monumental Life Insurance Company	2	\$138,284	0.1%	891
66370	Mony Life Insurance Company	0	\$5,162	0.0%	0
71412	Mutual Of Omaha Insurance Company	7	\$4,913,852	2.6%	88
60593	National States Insurance Company	1	\$385,307	0.2%	160
66915	New York Life Insurance Company	1	\$2,231,490	1.2%	28
69000	Northwestern Long Term Care Ins Co	0	\$1,574,344	0.8%	0
67199	Old American Insurance Company	0	\$13,980	0.0%	0
67628	Pekin Life Insurance Company	0	\$2,636	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$416,548	0.2%	0
66605	Peoples Benefit Life Insurance Co	0	\$14,561	0.0%	0
80578	Physicians Mutual Insurance Company	1	\$876,830	0.5%	70
65919	Primerica Life Insurance Company	0	\$1,856	0.0%	0
61271	Principal Life Ins Co	0	\$187,670	0.1%	0
68195	Provident Life & Accident Ins Co	0	\$325,906	0.2%	0
68241	Prudential Insurance Co Of America The	2	\$1,898,931	1.0%	65
68284	Pyramid Life Insurance Company	0	\$56,802	0.0%	0
65765	Reassure America Life Insurance Company	0	\$350,635	0.2%	0
67105	Reliastar Life Insurance Company	0	\$2,138	0.0%	0
57657	Royal Neighbors Of America	0	\$114,327	0.1%	0
68446	SCOR Life Insurance Company	0	\$12,521	0.0%	0
24988	Sentry Insurance A Mutual Company	0	\$25,917	0.0%	0
68810	Sentry Life Insurance Co (L&H Acct)	0	\$7,247	0.0%	0
91391	Southwestern Life Insurance Company	0	\$136,428	0.1%	0
86355	Standard Life & Accident Ins Co	2	\$106,695	0.1%	1,154
25178	State Farm Mutual Automobile Ins Co	0	\$4,342,499	2.3%	0
69116	State Life Insurance Company	1	\$816,357	0.4%	75

Long Term Care Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
69132	State Mutual Insurance Co	0	\$28,980	0.0%	0
65021	Stonebridge Life Insurance Company	23	\$2,537,756	1.3%	558
69345	Teachers Ins & Annuity Assn of America	0	\$484,267	0.3%	0
56014	Thrivent Financial For Lutherans	4	\$7,200,948	3.8%	34
60142	TIAA-CREF Life Insurance Company	0	\$210,140	0.1%	0
69477	Time Insurance Company	3	\$1,922,167	1.0%	96
86231	Transamerica Life Insurance Company	13	\$2,944,567	1.6%	272
67121	Transamerica Occidental Life Ins Co	5	\$1,787,662	0.9%	172
69701	Union Bankers Insurance Company	5	\$236,450	0.1%	1,302
62596	Union Fidelity Life Insurance Co	1	\$235	0.0%	9,999
69744	Union Labor Life Insurance Company	0	\$863	0.0%	0
70408	Union Security Insurance Company	0	\$1,756,796	0.9%	0
92916	United American Insurance Company	4	\$1,063,455	0.6%	232
92703	United National Life Ins Co of America	0	\$3,186	0.0%	0
42129	United Security Assurance Company Of PA	0	\$491,241	0.3%	0
63479	United Teacher Associates Insurance Co	0	\$7,540	0.0%	0
62235	Unum Life Ins Co Of America	0	\$8,207,548	4.3%	0
70211	Valley Forge Life Insurance Company	0	\$252,140	0.1%	0
70319	Washington National Insurance Co	11	\$1,414,978	0.7%	479
70335	West Coast Life Insurance Company	0	\$1,149	0.0%	0
57320	Woodmen Of The World Life Ins Society	0	\$3,445	0.0%	0
70629	World Insurance Company	0	\$583	0.0%	0
Total		308	\$189,644,141	100.0%	.

Medicare Supplement Insurance

Complaint Indices

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
60046	Academy Life Insurance Co	0	\$7,856	0.0%	0
66842	AIG Life Insurance Company	0	\$6,202	0.0%	0
20796	AIG Premier Insurance Company	0	\$37,003	0.0%	0
90611	Allianz Life Ins Co Of North America	0	\$51,855	0.0%	0
60291	American Capitol Insurance Company	0	\$40,341	0.0%	0
60305	American Community Mutual Insurance Co	0	\$1,653	0.0%	0
60380	American Family Life Assurance Co of Col.	0	\$1,219,698	0.3%	0
19275	American Family Mutual Ins Co	0	\$10,698,809	2.2%	0
60410	American Fidelity Assurance Company	0	\$3,552	0.0%	0
66672	American General Life & Accident Ins Co	0	\$580,630	0.1%	0
13331	American Hardware Mutual Ins Co	0	\$2,727	0.0%	0
60577	American Income Life Insurance Co	0	\$17,718	0.0%	0
81949	American Insurance Co Of TX	0	\$11,970	0.0%	0
60739	American National Insurance Company	0	\$46,286	0.0%	0
71773	American National Life Ins Co Of TX	0	\$189,175	0.0%	0
60763	American Pioneer Life Insurance Company	8	\$8,193,509	1.7%	273
80624	American Progressive L & H Ins Co Of NY	0	\$10,068	0.0%	0
60836	American Republic Insurance Company	5	\$25,117,210	5.2%	56
61190	Auto Owners Life Insurance Company	0	\$24,068	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$370,018	0.1%	0
61263	Bankers Life & Casualty Company	12	\$23,577,959	4.9%	142
47171	Blue Cross & Blue Shield Of Kansas City	9	\$23,311,399	4.8%	108
80799	Celtic Insurance Company	0	\$190,046	0.0%	0
63541	Central Benefits National Life Ins Co	0	\$635	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$67,096	0.0%	0
61735	Central Security Life Insurance Co	0	\$18,576	0.0%	0
61751	Central States Health & Life Co	0	\$1,138,138	0.2%	0
61883	Central United Life Insurance Co	1	\$880	0.0%	9,999
61859	Christian Fidelity Life Insurance Co	0	\$17,473,517	3.6%	0
71463	Cica Life Insurance Company Of America	0	\$700	0.0%	0
62049	Colonial Life & Accident Ins Co	0	\$5,916	0.0%	0
62065	Colonial Penn Life Insurance Company	0	\$565,948	0.1%	0
77720	Columbia Universal Life Ins Co	0	\$2,899	0.0%	0
62146	Combined Insurance Co Of America	2	\$6,571,686	1.4%	85
78174	Conseco Health Insurance Company	29	\$15,813,588	3.3%	512
60682	Conseco Insurance Company	0	\$130,520	0.0%	0
76325	Conseco Senior Health Insurance Company	1	\$99,068	0.0%	2,820
62359	Constitution Life Insurance Company	0	\$42,433	0.0%	0
71404	Continental General Insurance Co	1	\$2,513,916	0.5%	111
68500	Continental Life Ins Co Of Brentwood TN	6	\$14,861,679	3.1%	113
62553	Country Life Insurance Company	0	\$226,777	0.0%	0
62626	CUNA Mutual Insurance Society	0	\$2,850	0.0%	0
62928	EMC National Life Company	0	\$14,983	0.0%	0
62952	Equitable Life & Casualty Ins Co	1	\$7,038,142	1.4%	40
67695	Federal Home Life Insurance Company	0	\$32,312	0.0%	0

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
65536	Genworth Life & Annuity Insurance Company	3	\$5,277,596	1.1%	159
70939	Gerber Life Insurance Company	0	\$15,541	0.0%	0
91472	Globe Life & Accident Ins Co	1	\$559,732	0.1%	499
62286	Golden Rule Insurance Company	0	\$2,763,142	0.6%	0
63967	Government Personnel Mutual Life Ins Co	0	\$31,278	0.0%	0
64211	Guarantee Trust Life Insurance Co	0	\$4,112,484	0.8%	0
70815	Hartford Life & Accident Ins Co	0	\$48,844	0.0%	0
88072	Hartford Life Insurance Company	0	\$607,697	0.1%	0
78972	Healthy Alliance Life Insurance Co	23	\$82,725,515	17.0%	78
73288	Humana Insurance Company	1	\$2,157,075	0.4%	130
97764	Idealife Insurance Company	0	\$285,635	0.1%	0
64580	Illinois Mutual Life Insurance Company	0	\$504,595	0.1%	0
86509	ING Life Insurance & Annuity Company	0	\$1,520	0.0%	0
64904	Investors Heritage Life Insurance Co	0	\$3,242	0.0%	0
65056	Jackson National Life Insurance Co	0	\$133,334	0.0%	0
64017	Jefferson National Life Insurance Company	1	\$252,498	0.1%	1,106
65110	Kanawha Insurance Company	0	\$5,718	0.0%	0
65129	Kansas City Life Insurance Co	0	\$5,280	0.0%	0
64130	Life Investors Ins Co Of America	1	\$3,661,934	0.8%	76
65927	Lincoln Heritage Life Insurance Company	0	\$122,028	0.0%	0
31119	Medico Insurance Company	0	\$1,607,865	0.3%	0
71471	Medico Life Insurance Company	2	\$433,695	0.1%	1,288
97055	Mega Life & Health Ins Co The	0	\$3,472	0.0%	0
65978	Metropolitan Life Insurance Company	0	\$1,730	0.0%	0
66087	Midwest National Life Ins Co Of TN	0	\$2,388	0.0%	0
76040	Missouri Valley Life & Health Ins Co	1	\$980,325	0.2%	285
66281	Monumental Life Insurance Company	0	\$611,285	0.1%	0
71412	Mutual Of Omaha Insurance Company	4	\$20,700,721	4.3%	54
61409	National Benefit Life Insurance Co	0	\$4,575	0.0%	0
98205	National Foundation Life Insurance Company	0	\$178,979	0.0%	0
60593	National States Insurance Company	1	\$561,581	0.1%	497
66869	Nationwide Life Insurance Company	0	\$14,288	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$194,774	0.0%	0
66915	New York Life Insurance Company	0	\$610,027	0.1%	0
68349	North American Insurance Company	0	\$295,247	0.1%	0
67199	Old American Insurance Company	0	\$40,892	0.0%	0
76112	Oxford Life Insurance Company	0	\$220,570	0.0%	0
67628	Pekin Life Insurance Company	0	\$27,879	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$138,300	0.0%	0
66605	Peoples Benefit Life Insurance Co	0	\$338,863	0.1%	0
67784	Philadelphia American Life Ins Co	0	\$10,371	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,119,996	0.2%	0
80578	Physicians Mutual Insurance Company	1	\$8,026,184	1.7%	35
61271	Principal Life Ins Co	2	\$4,545,312	0.9%	123
67903	Provident American Life & Health Ins Co	0	\$4,578	0.0%	0

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
68241	Prudential Insurance Co Of America The	0	\$1,916	0.0%	0
68284	Pyramid Life Insurance Company	0	\$496,477	0.1%	0
65765	Reassure America Life Insurance Company	0	\$58,123	0.0%	0
68462	Reserve National Insurance Company	1	\$4,871,645	1.0%	57
57657	Royal Neighbors Of America	0	\$2,109,252	0.4%	0
60445	Sagicor Life Insurance Company	0	\$1,368	0.0%	0
65757	Shelter Life Insurance Co	0	\$768,884	0.2%	0
86355	Standard Life & Accident Ins Co	5	\$13,133,623	2.7%	106
25178	State Farm Mutual Automobile Ins Co	1	\$10,427,862	2.1%	27
69132	State Mutual Insurance Co	0	\$4,414,948	0.9%	0
89184	Sterling Investors Life Ins Co	0	\$19,141	0.0%	0
77399	Sterling Life Insurance Company	0	\$21,829	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$3,132,610	0.6%	0
69477	Time Insurance Company	0	\$1,715,483	0.4%	0
70688	Transamerica Financial Life Ins Co	0	\$1,016	0.0%	0
86231	Transamerica Life Insurance Company	0	\$22,200	0.0%	0
67121	Transamerica Occidental Life Ins Co	0	\$941,890	0.2%	0
61425	Trustmark Insurance Company	0	\$88,992	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$33,453	0.0%	0
69701	Union Bankers Insurance Company	1	\$2,303,201	0.5%	121
62596	Union Fidelity Life Insurance Co	0	\$333,446	0.1%	0
69744	Union Labor Life Insurance Company	1	\$144,643	0.0%	1,931
92916	United American Insurance Company	9	\$17,110,647	3.5%	147
56383	United Commercial Travelers Of America	0	\$1,211,840	0.2%	0
79413	United Healthcare Insurance Company	23	\$109,266,925	22.5%	59
92703	United National Life Ins Co of America	0	\$119,842	0.0%	0
63479	United Teacher Associates Insurance Co	5	\$909,306	0.2%	1,536
72850	United World Life Insurance Company	0	\$332,475	0.1%	0
69663	USAA Life Insurance Company	1	\$962,589	0.2%	290
70319	Washington National Insurance Co	10	\$6,011,776	1.2%	465
70629	World Insurance Company	1	\$832,522	0.2%	336
Total		174	\$486,080,517	100.0%	.

Life Insurance and Annuities

Complaint Indices

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
77879	5 Star Life Insurance Company	1	\$1,122,189	0.0%	363
35963	A F & L Insurance Company- <i>Suspended-</i>	2	.	.	.
71854	AAA Life Ins Co	2	\$1,765,749	0.0%	462
60038	Acacia Life Insurance Co	0	\$416,713	0.0%	0
60046	Academy Life Insurance Co	0	\$597,244	0.0%	0
83445	Advance Insurance Company	0	\$156,953	0.0%	0
60054	Aetna Life Insurance Company	7	\$17,735,239	0.3%	161
97780	AGC Life Ins Co	0	\$2,008	0.0%	0
60232	AGL Life Assurance Company	0	\$213,326	0.0%	0
70432	AIG Annuity Insurance Company	5	\$73,960,274	1.2%	28
66842	AIG Life Insurance Company	2	\$2,109,356	0.0%	387
60941	AIG Sunamerica Life Assurance Company	5	\$281,809,751	4.5%	7
90611	Allianz Life Ins Co Of North America	21	\$231,680,895	3.7%	37
64190	Allianz Life Insurance Company Of New York	0	\$821	0.0%	0
84824	Allmerica Financial Life Insurance & Annuity Co	4	\$4,732,261	0.1%	345
70866	Allstate Assurance Company	0	\$400	0.0%	0
70874	Allstate Life Ins Co Of New York	0	\$37,424	0.0%	0
60186	Allstate Life Insurance Company	9	\$119,147,689	1.9%	31
67369	Alta Health & Life Insurance Company	0	\$62,583	0.0%	0
68594	American Amicable Life Ins Co TX	2	\$679,899	0.0%	1,200
10111	American Bankers Ins Co Of Florida	0	\$28,347	0.0%	0
60275	American Bankers Life Assur Of Florida	5	\$1,702,853	0.0%	1,197
60291	American Capitol Insurance Company	2	\$47,181	0.0%	9,999
60305	American Community Mutual Insurance Co	0	\$185,558	0.0%	0
94234	American Enterprise Life Ins Co	0	\$1,654,542	0.0%	0
92738	American Equity Investment Life Ins Co	5	\$56,411,342	0.9%	36
60380	American Family Life Assurance Co of Col.	7	\$1,709,305	0.0%	1,670
60399	American Family Life Insurance Company	5	\$46,048,467	0.7%	44
60410	American Fidelity Assurance Company	3	\$4,193,569	0.1%	292
60429	American Fidelity Life Insurance Co	0	\$528,634	0.0%	0
69337	American Financial Security Life Ins C	0	\$2,932	0.0%	0
68373	American General Assurance Company	13	\$3,724,965	0.1%	1,423
66672	American General Life & Accident Ins Co	48	\$11,990,047	0.2%	1,632
60488	American General Life Insurance Co	25	\$53,259,752	0.9%	191
60518	American Health & Life Insurance Company	8	\$410,548	0.0%	7,946
60534	American Heritage Life Insurance Co	5	\$1,985,571	0.0%	1,027
60542	American Home Life Insurance Co	1	\$1,677,427	0.0%	243
60577	American Income Life Insurance Co	23	\$9,772,188	0.2%	960
81949	American Insurance Co Of TX	0	\$9	0.0%	0
60607	American International Life Assur Of NY	0	\$1,234,634	0.0%	0
60631	American Investors Life Ins Co	12	\$30,661,107	0.5%	160
60674	American Life & Health Ins Co	4	\$70,386	0.0%	9,999
60704	American Life Insurance Co Of NY	0	\$114,229	0.0%	0
81213	American Maturity Life Insurance Co	1	\$35,628	0.0%	9,999
97179	American Medical Security Life Ins Co	0	\$655,772	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
67989	American Memorial Life Insurance Co	3	\$5,652,271	0.1%	216
65811	American Modern Life Ins Co	3	\$1,111,634	0.0%	1,100
60739	American National Insurance Company	24	\$35,041,748	0.6%	279
71773	American National Life Ins Co Of TX	0	\$177,194	0.0%	0
93653	American Partners Life Insurance Co	0	\$610,659	0.0%	0
60763	American Pioneer Life Insurance Company	0	\$651,492	0.0%	0
80624	American Progressive L & H Ins Co Of NY	0	\$2,078	0.0%	0
60801	American Public Life Insurance Company	0	\$13,012	0.0%	0
60836	American Republic Insurance Company	0	\$1,766,238	0.0%	0
86630	American Skandia Life Assurance Corp	1	\$61,634,647	1.0%	7
92649	American Underwriters Life Insurance Co	0	\$390,523	0.0%	0
60895	American United Life Insurance Co	2	\$75,295,924	1.2%	11
61999	Americo Financial Life & Annuity Ins Co	4	\$4,501,516	0.1%	362
94471	Americom Life & Annuity Insurance Company	0	\$1,318,002	0.0%	0
61301	Ameritas Life Insurance Corp	1	\$4,687,715	0.1%	87
97977	Ameritas Variable Life Ins Co	1	\$2,646,243	0.0%	154
61689	Amerus Life Insurance Company	4	\$49,451,902	0.8%	33
72222	AMICA Life Insurance Company	0	\$113,565	0.0%	0
62421	Annuity & Life Reassurance America Inc	1	\$171,032	0.0%	2,384
93661	Annuity Investors Life Insurance Co	0	\$842,734	0.0%	0
61069	Anthem Life Insurance Company	0	\$16,824	0.0%	0
56499	Assured Life Association	0	\$60,307	0.0%	0
71439	Assurity Life Insurance Company	1	\$1,416,457	0.0%	288
61093	Atlanta Life Insurance Company	4	\$168,920	0.0%	9,656
61182	Aurora National Life Assurance Co	0	\$1,764,491	0.0%	0
84522	Auto Club Life Ins Co	1	\$28,154	0.0%	9,999
61190	Auto Owners Life Insurance Company	0	\$2,918,414	0.0%	0
62898	Aviva Life Insurance Company	0	\$7,301,451	0.1%	0
62944	AXA Equitable Life Insurance Company	7	\$225,739,951	3.6%	13
62880	AXA Life & Annuity Company	0	\$694,460	0.0%	0
68160	Balboa Life Insurance Company	0	\$107,045	0.0%	0
61212	Baltimore Life Ins Co The	1	\$197,964	0.0%	2,060
61239	Bankers Fidelity Life Insurance Co	0	\$108,439	0.0%	0
61263	Bankers Life & Casualty Company	31	\$52,347,635	0.8%	241
81043	Bankers Life Insurance Company	1	\$89,095	0.0%	4,577
94250	Banner Life Ins Co	8	\$5,763,313	0.1%	566
80985	BCS Life Insurance Company	0	\$57,535	0.0%	0
61395	Beneficial Life Insurance Company	0	\$551,241	0.0%	0
69752	Benicorp Insurance Company	0	\$169,729	0.0%	0
62345	Berkshire Hathaway Life Ins Co Of NE	0	\$85,150	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$26,796	0.0%	0
90638	Best Life & Health Insurance Company	0	\$2,921	0.0%	0
61476	Boston Mutual Life Insurance Company	3	\$3,303,872	0.1%	370
74900	Brokers National Life Assurance Company	0	\$7,481	0.0%	0
61492	Business Mens Assurance Co Of America	8	\$16,612,417	0.3%	196

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
93432	C M Life Insurance Company	1	\$41,791,577	0.7%	10
80659	Canada Life Assurance Company	2	\$4,430,794	0.1%	184
81060	Canada Life Insurance Co Of America	0	\$514,668	0.0%	0
61573	Capital Reserve Life Insurance Co	1	\$4,242,230	0.1%	96
56022	Catholic Family Life Insurance	0	\$262,996	0.0%	0
57479	Catholic Fraternal Life	0	\$55,136	0.0%	0
56030	Catholic Knights	3	\$1,421,291	0.0%	861
57487	Catholic Order Of Foresters	0	\$154,858	0.0%	0
80799	Celtic Insurance Company	0	\$667	0.0%	0
61700	Central National Life Ins Of Omaha	2	\$101,897	0.0%	8,004
61727	Central Reserve Life Insurance Company	0	\$132,570	0.0%	0
61735	Central Security Life Insurance Co	11	\$732,690	0.0%	6,122
61751	Central States Health & Life Co	5	\$4,213,834	0.1%	484
61883	Central United Life Insurance Co	3	\$180,549	0.0%	6,776
62383	Centurion Life Insurance Company	0	\$1,265,387	0.0%	0
94447	Century Life Assurance Company	0	\$25,100	0.0%	0
61808	Charter National Life Insurance Co	0	\$96,402	0.0%	0
63207	Chase Insurance Life & Annuity Company	3	\$6,105,824	0.1%	200
70661	Chase Insurance Life Company	4	\$3,844,843	0.1%	424
67164	Chase Life & Annuity Company	0	\$17,069	0.0%	0
61824	Cherokee National Life Insurance Co	0	\$536,574	0.0%	0
61832	Chesapeake Life Insurance Company The	0	\$414,017	0.0%	0
61859	Christian Fidelity Life Insurance Co	1	\$82,702	0.0%	4,931
61875	Church Life Insurance Corporation	0	\$172,577	0.0%	0
71463	Cica Life Insurance Company Of America	3	\$2,624,319	0.0%	466
76236	Cincinnati Life Insurance Company The	0	\$4,528,850	0.1%	0
80322	Citicorp Life Insurance Co	0	\$11,522	0.0%	0
61921	Citizens Security Life Ins Co	0	\$117,680	0.0%	0
62049	Colonial Life & Accident Ins Co	2	\$1,686,397	0.0%	484
62065	Colonial Penn Life Insurance Company	7	\$1,834,977	0.0%	1,556
84786	Colorado Bankers Life Ins Co	2	\$346,034	0.0%	2,357
77720	Columbia Universal Life Ins Co	3	\$167,669	0.0%	7,296
76023	Columbian Life Insurance Company	1	\$444,059	0.0%	918
62103	Columbian Mutual Life Insurance Co	0	\$10,321	0.0%	0
99937	Columbus Life Insurance Company	1	\$2,044,329	0.0%	199
62146	Combined Insurance Co Of America	7	\$2,554,039	0.0%	1,118
77828	Companion Life Insurance Company	0	\$63,519	0.0%	0
60984	Compbenefits Insurance Company	0	\$5,024	0.0%	0
62308	Connecticut General Life Ins Co	12	\$32,887,219	0.5%	149
78174	Conseco Health Insurance Company	3	\$143,001	0.0%	8,555
60682	Conseco Insurance Company	10	\$1,912,878	0.0%	2,132
65900	Conseco Life Insurance Co	24	\$4,208,018	0.1%	2,326
76325	Conseco Senior Health Insurance Company	1	\$235,631	0.0%	1,731
62359	Constitution Life Insurance Company	0	\$51,889	0.0%	0
71730	Continental American Insurance Company	0	\$35,237	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
62413	Continental Assurance Company	0	\$2,197,891	0.0%	0
71404	Continental General Insurance Co	1	\$1,047,343	0.0%	389
68500	Continental Life Ins Co Of Brentwood TN	1	\$523,080	0.0%	780
94218	Country Investors Life Assurance Company	0	\$558,085	0.0%	0
62553	Country Life Insurance Company	0	\$3,317,122	0.1%	0
57983	Croatian Catholic Union Of USA	0	\$801	0.0%	0
56634	Croatian Fraternal Union Of America	0	\$115,016	0.0%	0
80675	Crown Life Insurance Company	0	\$1,003,684	0.0%	0
56138	CSA Fraternal Life	0	\$24,896	0.0%	0
62626	CUNA Mutual Insurance Society	3	\$10,894,401	0.2%	112
65749	CUNA Mutual Life Insurance Company	0	\$14,940,927	0.2%	0
57088	Degree Of Honor Protective Assoc	0	\$166,673	0.0%	0
97705	Direct General Life Insurance Company	0	\$19,379	0.0%	0
66214	Dixie National Life Insurance Company	0	\$80,393	0.0%	0
62928	EMC National Life Company	0	\$5,410,812	0.1%	0
94285	Empire General Life Assurance Corp	5	\$9,783,839	0.2%	208
84174	Employees Life Company (mutual	0	\$197,680	0.0%	0
64149	Epic Life Insurance Company The	0	\$39,263	0.0%	0
62952	Equitable Life & Casualty Ins Co	0	\$751,209	0.0%	0
56057	Equitable Reserve Association	0	\$8,508	0.0%	0
62510	Equitrust Life Insurance Company	0	\$13,098,468	0.2%	0
70742	Family Benefit Life Insurance Co	1	\$2,520,663	0.0%	162
76570	Family Financial Life Insurance Co- <i>Withdrawn</i>	0	\$4,229	0.0%	0
63053	Family Life Insurance Company	0	\$367,769	0.0%	0
74004	Family Service Life Ins Co	0	\$124	0.0%	0
63118	Farm Bureau Life Ins Co of MO	5	\$31,479,169	0.5%	65
63193	Farmers & Traders Life Ins Co	0	\$68,794	0.0%	0
63177	Farmers New World Life Insurance Co	12	\$26,728,613	0.4%	183
67695	Federal Home Life Insurance Company	0	\$289,529	0.0%	0
63223	Federal Life Insurance Co Mutual	1	\$238,607	0.0%	1,709
63258	Federated Life Insurance Company	1	\$6,423,642	0.1%	63
63274	Fidelity & Guaranty Life Ins Co	12	\$61,447,046	1.0%	80
93696	Fidelity Investments Life Ins Co	1	\$9,308,878	0.1%	44
63290	Fidelity Life Association A Mutual Legal	2	\$530,907	0.0%	1,536
71870	Fidelity Security Life Insurance Co	6	\$9,222,647	0.1%	265
71455	Financial American Life Insurance Company	0	\$1,827,354	0.0%	0
98213	Financial Benefit Life Insurance Co	0	\$52,690	0.0%	0
69140	First Allmerica Financial Life Ins Co	1	\$655,905	0.0%	622
11591	First Berkshire Hathaway Life Insurance Co	0	\$82,105	0.0%	0
56340	First Catholic Slovak Union Of USA & CN	0	\$3,644	0.0%	0
63401	First Colony Life Insurance Company	5	\$26,015,562	0.4%	78
84034	First Guaranty Insurance Company	0	\$3,276	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$28,746	0.0%	0
63495	First Investors Life Insurance Company	0	\$393,435	0.0%	0
67652	First Penn-pacific Life Insurance Co	1	\$4,387,300	0.1%	93

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
91642	Forethought Life Insurance Company	1	\$7,482,156	0.1%	55
71129	Fort Dearborn Life Ins Co	1	\$3,360,750	0.1%	121
62324	Freedom Life Insurance Company Of America	0	\$4,251	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$320,457	0.0%	0
63657	Garden State Life Insurance Company	2	\$552,547	0.0%	1,476
63665	General American Life Insurance Co	17	\$52,485,558	0.8%	132
65536	Genworth Life & Annuity Insurance Company	1	\$32,675,121	0.5%	12
80926	Genworth Life & Health Insurance Company	1	\$1,450,727	0.0%	281
70025	Genworth Life Insurance Company	1	\$8,374,292	0.1%	49
70939	Gerber Life Insurance Company	3	\$3,835,360	0.1%	319
91472	Globe Life & Accident Ins Co	31	\$11,683,539	0.2%	1,082
62286	Golden Rule Insurance Company	3	\$12,314,568	0.2%	99
63967	Government Personnel Mutual Life Ins Co	0	\$748,525	0.0%	0
71218	Grange Life Insurance Company	0	\$38,606	0.0%	0
63312	Great American Life Insurance Co	0	\$3,233,849	0.1%	0
90212	Great Southern Life Insurance Co	7	\$953,011	0.0%	2,995
68322	Great West Life & Annuity Ins Co	4	\$72,087,943	1.2%	23
80705	Great West Life Assurance Company	2	\$635,845	0.0%	1,283
71480	Great Western Insurance Company	0	\$1,343,949	0.0%	0
56685	Greater Beneficial Union Of Pittsburgh	0	\$249,356	0.0%	0
64211	Guarantee Trust Life Insurance Co	8	\$2,959,703	0.0%	1,102
64238	Guaranty Income Life Insurance Co	1	\$1,251,087	0.0%	326
78778	Guardian Insurance & Annuity Co Inc	0	\$10,186,677	0.2%	0
64246	Guardian Life Insurance Co Of America	4	\$17,507,547	0.3%	93
70815	Hartford Life & Accident Ins Co	16	\$38,635,974	0.6%	169
71153	Hartford Life & Annuity Insurance Company	4	\$36,033,493	0.6%	45
74268	Hartford Life Group Insurance Company	5	\$1,238,320	0.0%	1,647
88072	Hartford Life Insurance Company	4	\$26,508,568	0.4%	62
92711	HCC Life Insurance Company	0	\$40,458	0.0%	0
78972	Healthy Alliance Life Insurance Co	1	\$8,037,358	0.1%	51
93440	Highmark Life Insurance Company	0	\$349,383	0.0%	0
57770	Holy Family Society Of The USA	0	\$77,063	0.0%	0
64467	Home Owners Life Insurance Company	0	\$95	0.0%	0
64505	Homesteaders Life Company	3	\$4,327,388	0.1%	283
64513	Horace Mann Life Insurance Company	0	\$5,369,737	0.1%	0
93777	Household Life Insurance Company	10	\$2,928,258	0.0%	1,393
73288	Humana Insurance Company	0	\$390,021	0.0%	0
70580	Humanadental Insurance Company	0	\$68,227	0.0%	0
97764	Idealife Insurance Company	0	\$113,607	0.0%	0
65005	IDS Life Insurance Company	4	\$94,100,656	1.5%	17
64580	Illinois Mutual Life Insurance Company	0	\$1,954,655	0.0%	0
58068	Independent Order Of Foresters The	1	\$2,307,884	0.0%	177
64645	Indianapolis Life Insurance Co	1	\$3,549,917	0.1%	115
81779	Individual Assurance Co Life Health & Accident	1	\$3,670,610	0.1%	111
84514	Industrial-Alliance Pacific Life Ins Co	0	\$8,280	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
86509	ING Life Insurance & Annuity Company	0	\$75,926,200	1.2%	0
80942	ING USA Annuity & Life Ins Co	4	\$129,814,076	2.1%	13
74780	Integrity Life Ins Co	1	\$7,817,662	0.1%	52
64831	Intramerica Life Insurance Company	0	\$5,174	0.0%	0
64890	Investors Guaranty Life Ins Co	0	\$54,275	0.0%	0
64904	Investors Heritage Life Insurance Co	0	\$61,911	0.0%	0
64939	Investors Insurance Corporation	1	\$5,528,750	0.1%	74
63487	Investors Life Ins Co Of North America	2	\$873,680	0.0%	933
89958	J M I C Life Insurance Company	0	\$410,643	0.0%	0
65056	Jackson National Life Insurance Co	12	\$115,337,388	1.8%	42
64017	Jefferson National Life Insurance Company	1	\$1,249,508	0.0%	326
70254	Jefferson Pilot Financial Insurance Company	13	\$10,253,716	0.2%	517
67865	Jefferson Pilot Life Ins Co	4	\$28,997,583	0.5%	56
62057	Jefferson Pilot Lifeamerica Ins Co	0	\$270,705	0.0%	0
65080	John Alden Life Insurance Company	0	\$634,000	0.0%	0
65099	John Hancock Life Insurance Company	17	\$8,278,117	0.1%	837
65838	John Hancock Life Insurance Company (usa	1	\$112,012,028	1.8%	4
90204	John Hancock Variable Life Ins Co	1	\$26,843,343	0.4%	15
65110	Kanawha Insurance Company	0	\$6,628	0.0%	0
65129	Kansas City Life Insurance Co	16	\$16,924,775	0.3%	385
90557	Kemper Investors Life Ins Co	2	\$8,665,503	0.1%	94
58033	Knights Of Columbus	8	\$17,243,688	0.3%	189
65242	Lafayette Life Insurance Co The	0	\$4,520,096	0.1%	0
71595	Lewer Life Insurance Company	1	\$8,046	0.0%	9,999
65315	Liberty Life Assur Co Of Boston	1	\$2,230,634	0.0%	183
65323	Liberty Life Insurance Company	8	\$1,930,004	0.0%	1,690
65331	Liberty National Life Insurance Co	0	\$2,451,343	0.0%	0
77887	Life & Health Ins Co Of America-Revoked-	2	\$104,046	0.0%	7,838
65498	Life Insurance Co Of North America	5	\$7,307,398	0.1%	279
65528	Life Insurance Company Of The Southwest	0	\$4,481,242	0.1%	0
64130	Life Investors Ins Co Of America	3	\$5,954,062	0.1%	205
65595	Lincoln Benefit Life Company	4	\$49,306,001	0.8%	33
65927	Lincoln Heritage Life Insurance Company	3	\$2,699,141	0.0%	453
69833	Lincoln Memorial Life Insurance Company	0	\$23,583,391	0.4%	0
65676	Lincoln National Life Insurance Co	7	\$229,490,612	3.7%	12
65722	Loyal American Life Insurance Co	0	\$893,146	0.0%	0
56758	Loyal Christian Benefit Association	0	\$22,351	0.0%	0
65781	Madison National Life Insurance Co Inc	2	\$550,926	0.0%	1,480
61018	Magna Insurance Company	0	\$48,154	0.0%	0
60321	Mamsi Life & Health Insurance Co	0	\$137,521	0.0%	0
65870	Manhattan Life Insurance Company	0	\$266,270	0.0%	0
67083	Manhattan National Life Ins Co	4	\$1,350,729	0.0%	1,208
93610	Manulife Insurance Company	0	\$54,897	0.0%	0
65935	Massachusetts Mutual Life Ins Co	15	\$72,349,974	1.2%	85
71471	Medico Life Insurance Company	1	\$56,058	0.0%	7,274

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
97055	Mega Life & Health Ins Co The	2	\$516,553	0.0%	1,579
88420	Member Service Life Insurance Company	0	\$679	0.0%	0
86126	Members Life Insurance Company	0	\$7,691	0.0%	0
65951	Merit Life Insurance Co	2	\$2,062,524	0.0%	395
79022	Merrill Lynch Life Ins Co	0	\$8,983,891	0.1%	0
87726	Metlife Insurance Company Of Connecticut	5	\$44,684,316	0.7%	46
93513	Metlife Investors Insurance Company	0	\$88,290,390	1.4%	0
61050	Metlife Investors USA Insurance Company	1	\$72,611,038	1.2%	6
80950	Metlife Life & Annuity Company Of Connecticut	6	\$38,940,910	0.6%	63
65978	Metropolitan Life Insurance Company	56	\$201,547,034	3.2%	113
97136	Metropolitan Tower Life Insurance Co	4	\$3,566,530	0.1%	457
66044	Midland National Life Insurance Co	10	\$47,417,527	0.8%	86
66087	Midwest National Life Ins Co Of TN	0	\$221,358	0.0%	0
66109	Midwestern United Life Insurance Co	0	\$51,826	0.0%	0
66168	Minnesota Life Insurance Company	7	\$41,086,345	0.7%	69
76040	Missouri Valley Life & Health Ins Co	0	\$864,436	0.0%	0
70416	MML Bay State Life Ins Co	0	\$1,995,093	0.0%	0
57541	Modern Woodmen Of America	2	\$18,701,094	0.3%	44
69647	Molina Healthcare Insurance Company	0	\$18,181	0.0%	0
81442	Monitor Life Insurance Co Of NY	1	\$37,260	0.0%	9,999
66281	Monumental Life Insurance Company	26	\$6,943,004	0.1%	1,527
78077	Mony Life Ins Co Of America	2	\$4,982,576	0.1%	164
66370	Mony Life Insurance Company	1	\$4,511,781	0.1%	90
80020	Mountain Life Insurance Company	2	\$898,087	0.0%	908
66427	MTL Insurance Company	1	\$1,837,178	0.0%	222
88668	Mutual Of America Life Insurance Co	0	\$1,415,080	0.0%	0
66419	Mutual Service Life Insurance Co	0	\$14,084	0.0%	0
61409	National Benefit Life Insurance Co	1	\$624,385	0.0%	653
57568	National Catholic Society Of Foresters	0	\$32,718	0.0%	0
66540	National Farmers Union Life Ins Co	1	\$356,192	0.0%	1,145
98205	National Foundation Life Insurance Company	0	\$23,529	0.0%	0
66583	National Guardian Life Insurance Co	1	\$1,152,483	0.0%	354
66680	National Life Insurance Company	0	\$9,423,286	0.2%	0
60593	National States Insurance Company	5	\$1,152,310	0.0%	1,769
87963	National Teachers Associates Life Ins Co	0	\$70,086	0.0%	0
66850	National Western Life Insurance Co	6	\$16,803,033	0.3%	146
70750	Nationwide Life & Annuity Co Of America	0	\$687,805	0.0%	0
92657	Nationwide Life & Annuity Ins Co	1	\$2,387,808	0.0%	171
68225	Nationwide Life Ins Co of America	3	\$1,728,572	0.0%	708
66869	Nationwide Life Insurance Company	1	\$14,604,160	0.2%	28
91626	New England Life Insurance Company	1	\$25,282,374	0.4%	16
69698	New Era Life Ins Co of the Midwest	0	\$1,099	0.0%	0
91596	New York Life Ins & Annuity Corporation	5	\$162,330,561	2.6%	13
66915	New York Life Insurance Company	17	\$53,379,930	0.9%	130
97241	NGL American Life Insurance Company	0	\$15,023	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
81264	Nippon Life Ins Co Of America	0	\$1,967	0.0%	0
66974	North American Co For Life & Health In	4	\$15,464,051	0.2%	105
68349	North American Insurance Company	0	\$1,334	0.0%	0
67032	North Carolina Mutual Life Ins Co	1	\$8,395	0.0%	9,999
67091	Northwestern Mutual Life Ins Co	12	\$166,291,128	2.7%	29
81353	NYLife Insurance Co Of Arizona	0	\$1,186,518	0.0%	0
67148	Occidental Life Ins Co Of NC	1	\$158,405	0.0%	2,574
89206	Ohio National Life Assurance Corp	1	\$8,931,213	0.1%	46
67172	Ohio National Life Ins Co The	5	\$69,467,441	1.1%	29
67180	Ohio State Life Insurance Co The	4	\$1,481,110	0.0%	1,101
67199	Old American Insurance Company	8	\$6,091,544	0.1%	536
67253	Old Reliance Insurance Company	0	\$169,294	0.0%	0
67261	Old Republic Life Insurance Company	0	\$497,241	0.0%	0
67326	Old Surety Life Insurance Company	0	\$67	0.0%	0
76007	Old United Life Insurance Company	0	\$529,741	0.0%	0
76112	Oxford Life Insurance Company	0	\$33,738	0.0%	0
67393	Ozark National Life Insurance Co	5	\$20,324,284	0.3%	100
64343	Pacific Guardian Life Ins Co Ltd	0	\$12,092	0.0%	0
97268	Pacific Life & Annuity Company	0	\$424,144	0.0%	0
67466	Pacific Life Insurance Co	4	\$54,095,179	0.9%	30
93459	Pan American Assurance Co	0	\$658,696	0.0%	0
67539	Pan American Life Insurance Company	5	\$240,788	0.0%	8,468
60003	Park Avenue Life Insurance Co	0	\$12,954	0.0%	0
67598	Paul Revere Life Insurance Co	2	\$110,569	0.0%	7,376
67601	Paul Revere Variable Annuity Ins Co The	0	\$182,431	0.0%	0
67628	Pekin Life Insurance Company	0	\$658,541	0.0%	0
67636	Peninsular Life Insurance Company	0	\$132	0.0%	0
93262	Penn Insurance & Annuity Co The	0	\$181,037	0.0%	0
67644	Penn Mutual Life Insurance Co The	2	\$2,298,830	0.0%	355
67660	Pennsylvania Life Insurance Company	5	\$1,323,809	0.0%	1,540
66605	Peoples Benefit Life Insurance Co	11	\$23,718,422	0.4%	189
90247	Pharmacists Life Insurance Company, The	0	\$221,274	0.0%	0
67784	Philadelphia American Life Ins Co	0	\$9,120	0.0%	0
67792	Philadelphia United Life Ins Co	0	\$79	0.0%	0
93548	PHL Variable Insurance Company	0	\$27,645,787	0.4%	0
93734	Phoenix Life & Annuity Company	1	\$1,574,193	0.0%	259
67814	Phoenix Life Insurance Company	7	\$29,867,168	0.5%	96
72125	Physicians Life Insurance Company	5	\$6,439,585	0.1%	317
67873	Pioneer American Insurance Company	0	\$71,594	0.0%	0
67911	Pioneer Mutual Life Ins Co	0	\$490,810	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$17,116	0.0%	0
57622	Polish Natnl Alliance Of The US Of N. A	0	\$117,914	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$105,358	0.0%	0
57649	Polish Womens All. Of America- <i>Withdrawn</i>	0	\$121	0.0%	0
60048	Preservation Life Insurance Company	0	\$1,684,250	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
68039	Presidential Life Insurance Co	1	\$2,151,118	0.0%	190
65919	Primerica Life Insurance Company	14	\$26,243,919	0.4%	218
61271	Principal Life Ins Co	6	\$60,133,134	1.0%	41
68047	Professional Insurance Company	0	\$13,398	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$52,480	0.0%	0
68136	Protective Life Insurance Company	12	\$127,160,839	2.0%	38
67903	Provident American Life & Health Ins Co	1	\$2,384	0.0%	9,999
68195	Provident Life & Accident Ins Co	5	\$11,583,200	0.2%	176
68209	Provident Life & Casualty Ins Co	0	\$14,888	0.0%	0
79227	PRUCO Life Insurance Company	4	\$51,282,678	0.8%	32
68241	Prudential Insurance Co Of America The	74	\$87,265,862	1.4%	346
93629	Prudential Retirement Insurance & Annuity Co	1	\$8,527	0.0%	9,999
68284	Pyramid Life Insurance Company	3	\$352,742	0.0%	3,468
65765	Reassure America Life Insurance Company	45	\$12,873,577	0.2%	1,425
68357	Reliable Life Insurance Company	49	\$16,140,282	0.3%	1,238
68381	Reliance Standard Life Insurance Co	4	\$7,418,865	0.1%	220
61360	Reliastar Life Ins Co of NY	2	\$1,060,766	0.0%	769
67105	Reliastar Life Insurance Company	5	\$31,750,009	0.5%	64
68462	Reserve National Insurance Company	0	\$118,223	0.0%	0
61506	Resource Life Insurance Company	3	\$1,144,608	0.0%	1,069
93572	RGA Reinsurance Company	0	\$1,347,142	0.0%	0
58181	Royal Arcanum Supreme Council Of	0	\$1,618	0.0%	0
57657	Royal Neighbors Of America	3	\$459,050	0.0%	2,665
60445	Sagicor Life Insurance Company	0	\$146,096	0.0%	0
68446	SCOR Life Insurance Company	0	\$15,234	0.0%	0
69914	Sears Life Insurance Company	4	\$830,728	0.0%	1,963
93742	Securian Life Insurance Company	0	\$18,507	0.0%	0
68675	Security Benefit Life Insurance Co	2	\$23,320,472	0.4%	35
68764	Security Financial Life Insurance Co	1	\$1,674,494	0.0%	244
68691	Security General Life Insurance Co	0	\$48	0.0%	0
68721	Security Life Ins Co Of America	0	\$150,044	0.0%	0
68713	Security Life Of Denver Insurance Co	0	\$25,810,348	0.4%	0
68772	Security Mutual Life Ins Co Of NY	0	\$342,483	0.0%	0
69485	Security National Life Insurance Company	0	\$30,870	0.0%	0
78662	Senior Life Insurance Company	1	\$454,472	0.0%	897
77119	Sentinel American Life Insurance Co	0	\$300	0.0%	0
68810	Sentry Life Insurance Co (L&H Acct.)	0	\$3,719,573	0.1%	0
64220	Settlers Life Insurance Company	0	\$8,531	0.0%	0
65757	Shelter Life Insurance Co	7	\$21,946,031	0.4%	130
68845	Shenandoah Life Insurance Company	6	\$1,635,535	0.0%	1,496
57673	Slovene National Benefit Society	0	\$95,395	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$64,873	0.0%	0
73377	Southern Security Life Ins Co	0	\$215,786	0.0%	0
91391	Southwestern Life Insurance Company	6	\$2,140,715	0.0%	1,143
69019	Standard Insurance Company	12	\$29,669,560	0.5%	165

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
86355	Standard Life & Accident Ins Co	1	\$1,283,795	0.0%	318
69051	Standard Life Ins Co Of Indiana	1	\$1,485,811	0.0%	274
69078	Standard Security Life Ins Co Of NY	0	\$3,248	0.0%	0
68985	Starmount Life Insurance Company	1	\$262,381	0.0%	1,554
69108	State Farm Life Insurance Company	7	\$106,107,014	1.7%	27
69116	State Life Insurance Company	1	\$1,088,473	0.0%	375
69132	State Mutual Insurance Co	0	\$410,862	0.0%	0
89184	Sterling Investors Life Ins Co	0	\$1,142	0.0%	0
65021	Stonebridge Life Insurance Company	17	\$6,004,282	0.1%	1,155
80802	Sun Life Assurance Co Of Canada	3	\$20,842,281	0.3%	59
79065	Sun Life Assurance Of Canada (US	2	\$32,335,268	0.5%	25
69256	Sunamerica Life Insurance Company	2	\$182,176	0.0%	4,477
69272	Sunset Life Insurance Company Of America	0	\$145,482	0.0%	0
69310	Surety Life Insurance Company	0	\$544,536	0.0%	0
82627	Swiss Re Life & Health America Inc	0	\$19,289	0.0%	0
68608	Symetra Life Insurance Company	1	\$11,077,170	0.2%	37
90581	Symetra National Life Insurance Company	0	\$38,272	0.0%	0
69345	Teachers Ins & Annuity Assn of America	1	\$159,512,769	2.6%	3
56014	Thrivent Financial For Lutherans	5	\$90,225,130	1.4%	23
97721	Thrivent Life Insurance Company	0	\$1,181,809	0.0%	0
60142	TIAA-CREF Life Insurance Company	0	\$7,217,889	0.1%	0
69477	Time Insurance Company	0	\$1,005,878	0.0%	0
69566	Trans World Assurance Company	0	\$207,605	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$129,222,847	2.1%	0
86231	Transamerica Life Insurance Company	8	\$47,331,182	0.8%	69
67121	Transamerica Occidental Life Ins Co	8	\$80,375,821	1.3%	41
61425	Trustmark Insurance Company	2	\$1,103,159	0.0%	739
62863	Trustmark Life Insurance Company	0	\$265,076	0.0%	0
69396	TX Life Insurance Company	2	\$1,976,448	0.0%	413
84530	U S Financial Life Insurance Co	1	\$4,899,367	0.1%	83
56456	U S Letter Carriers' Mutual Benefit Ass	0	\$186,672	0.0%	0
86371	Ullico Life Insurance Company	0	\$103,353	0.0%	0
80314	Unicare Life & Health Insurance Company	1	\$4,241,818	0.1%	96
11121	Unified Life Insurance Company	1	\$491,848	0.0%	829
69701	Union Bankers Insurance Company	1	\$327,306	0.0%	1,246
80837	Union Central Life Insurance Co	3	\$46,799,579	0.7%	26
62596	Union Fidelity Life Insurance Co	5	\$1,394,707	0.0%	1,462
69744	Union Labor Life Insurance Company	3	\$940,813	0.0%	1,300
70408	Union Security Insurance Company	8	\$16,906,382	0.3%	193
98884	Union Security Life Insurance Co	2	\$266,275	0.0%	3,063
92916	United American Insurance Company	10	\$7,726,350	0.1%	528
56383	United Commercial Travelers Of America	0	\$105,204	0.0%	0
91693	United Family Life Insurance Co	0	\$131,009	0.0%	0
87645	United Fidelity Life Insurance Co	3	\$640,847	0.0%	1,909
79413	United Healthcare Insurance Company	0	\$2,597,025	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
63983	United Heritage Life Insurance Company	4	\$3,228,895	0.1%	505
69922	United Home Life Insurance Company	1	\$234,185	0.0%	1,741
69930	United Insurance Company Of America	3	\$166,394	0.0%	7,352
94099	United Investors Life Ins Co	6	\$3,667,866	0.1%	667
82694	United Liberty Life Insurance Company	0	\$417	0.0%	0
69973	United Life Insurance Company	1	\$3,005,519	0.0%	136
92703	United National Life Ins Co of America	1	\$155,784	0.0%	2,618
69868	United Of Omaha Life Ins Co	10	\$27,640,131	0.4%	148
42129	United Security Assurance Company Of PA	0	\$128	0.0%	0
70106	United States Life Ins Co NY	5	\$2,415,559	0.0%	844
63479	United Teacher Associates Insurance Co	0	\$103,810	0.0%	0
72850	United World Life Insurance Company	0	\$70,413	0.0%	0
63819	Unity Financial Life Insurance Company	1	\$598,902	0.0%	681
70114	Unity Mutual Life Ins Co	0	\$21,616	0.0%	0
70130	Universal Guaranty Life Ins Co	2	\$594,267	0.0%	1,372
70157	Universal Life Insurance Company The	4	\$44,767	0.0%	9,999
70173	Universal Underwriters Life Ins Co	2	\$1,570,830	0.0%	519
62235	Unum Life Ins Co Of America	5	\$33,144,611	0.5%	62
70955	USA Life One Ins Co Of Indiana	0	\$18,334	0.0%	0
69663	USAA Life Insurance Company	0	\$11,080,410	0.2%	0
94358	Usable Life	0	\$50,093	0.0%	0
63738	Utica National Life Ins Co	0	\$3,277	0.0%	0
70211	Valley Forge Life Insurance Company	8	\$14,290,853	0.2%	228
68632	Vantislife Insurance Company	0	\$2,972	0.0%	0
70238	Variable Annuity Life Insurance Co	1	\$47,330,417	0.8%	9
81027	Veterans Life Ins Co	10	\$2,105,189	0.0%	1,937
70319	Washington National Insurance Co	28	\$1,918,000	0.0%	5,953
00037	Watkins Life & Benefit Association	0	\$63,471	0.0%	0
70335	West Coast Life Insurance Company	0	\$5,913,654	0.1%	0
70483	Western & Southern Life Ins Co	11	\$6,567,175	0.1%	683
57711	Western Catholic Union	2	\$7,711,967	0.1%	106
91413	Western Reserve Life Assur Co OH	3	\$14,518,122	0.2%	84
92622	Western Southern Life Assurance Co	10	\$44,194,918	0.7%	92
57010	William Penn Association	0	\$261,509	0.0%	0
56170	Woman's Life Insurance Society	0	\$52,979	0.0%	0
57320	Woodmen Of The World Life Ins Society	4	\$2,033,034	0.0%	802
57290	Workmens Benefit Fund Of The U S Of Am	0	\$5,246	0.0%	0
79987	World Corp Insurance Company	0	\$100	0.0%	0
70629	World Insurance Company	1	\$154,994	0.0%	2,631
97926	World Service Life Insurance Company- <i>Withdren-</i>	0	\$149	0.0%	0
88080	XL Life Insurance & Annuity Company	5	\$-157,226	- 0.0%	-13E3
71323	Zale Life Insurance Company	0	\$30,525	0.0%	0
Total		1,534	\$6,255,336,295	100.0%	.

Health Maintenance Organizations

Complaint Indices

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)					
Alpha by Company					
Code	Name	Complaints 2003-2005	Average Annual Premium 2003- 2005	Average Market Share 2003- 2005	Complaint Index
95040	AET Health Care Plan Inc- <i>Withdrawn</i>	1	\$18,568	0.0%	9,999
95810	Aetna Health Inc	17	\$48,728,446	2.6%	70
47171	Blue Cross & Blue Shield Of Kansas City	10	\$92,534,309	4.9%	22
95209	CIGNA Healthcare of Ohio Inc	14	\$9,657,933	0.5%	290
95635	CIGNA Healthcare Of St Louis Inc	8	\$18,826,268	1.0%	85
95145	Community Health Plan	11	\$58,749,756	3.1%	38
95489	Coventry Health Care Of Kansas Inc	115	\$183,154,036	9.8%	126
95530	Cox Health Systems HMO Inc	23	\$23,945,114	1.3%	192
95364	Firstguard Health Plan Inc	5	\$1,773,421	0.1%	565
95315	Good Health HMO Inc DBA Blue-Care Inc	24	\$127,843,659	6.8%	38
10253	Great-West Healthcare Of KS/MO Inc	0	\$2,425,140	0.1%	0
96377	Group Health Plan Inc	168	\$382,395,479	20.4%	88
96475	Healthlink HMO Inc	1	\$4,019,384	0.2%	50
95358	HMO Missouri Inc DBA Bluechoice	77	\$293,475,772	15.6%	53
95885	Humana Health Plan Inc	31	\$85,410,409	4.6%	73
95309	Mercy Health Plan of Missouri Inc	107	\$248,733,055	13.3%	86
96385	United Healthcare Of The Midwest Inc	325	\$295,206,433	15.7%	221
Total		937	\$1,876,897,183	100.0%	.